Current and Savings Account User Guide

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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Current and Savings Account sub-module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Current and Savings Account sub-module of Oracle FLEXCUBE.

Besides this User Manual, you can obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*CASA - an Overview* is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Customer Accounts* explains how you can maintain accounts in your bank for customers
Chapter 4	*Maintaining Tax Allowance Limit* explains how you can maintain tax-free allowance limit at the customer account level
Chapter 5	*Maintaining Stamp Duty Taxation* explains the workflow of Stamp Duty Taxation, and the options to define the same.
Chapter 6	*Maintaining Passbook* describes the information required for issuance of passbook to customers.

Chapter 7	*Maintaining Cheque Book Details* gives information pertaining to the maintenance of Cheque books issued to customers.
Chapter 8	*Maintaining Account Structure* gives details about maintaining account structures.
Chapter 9	*Maintaining Amount Blocks* gives details on maintaining amount blocks placed on customer accounts.
Chapter 10	*Maintaining Stop Payment Details* explains how you maintain details of stop payment instructions on Cheques issued by customers.
Chapter 11	*Generating Account Statements* explains the maintenances for account statement generation.
Chapter 12	*Processing Post Dated Cheques* describes how Oracle FLEXCUBE processes post dated Cheques.
Chapter 13	*Instrument Details* explains how the reference information needed for entry of instrument-based transactions in the Oracle FLEXCUBE Branch system can be maintained.
Chapter 14	*Annual Percentage Yield for CASA accounts* explains how Annual Percentage Yield (APY) on customer accounts is processed in Oracle FLEXCUBE
Chapter 15	*Instrument Type Maintenance & Consolidated Cheque Printing* explains how codes for different instrument types are maintained.
Chapter 16	*Batch Processing* describes the various batch operations done in this module which are required for batch processing.
Chapter 17	*Reports* gives the list of reports that can be generated for this module in Oracle FLEXCUBE.
Chapter 18	*Glossary* gives a list of important terms used in the manual.
Chapter 19	*Annexure A* details format of 'PD_PDC_CAN' message.
Chapter 20	*Annexure B - Accounting Entries* gives the event-wise accounting entries for CASA module.
Chapter 21	*Annexure C – IC Rule Set-up* gives the IC rule set-up for CASA module.
Chapter 22	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Related Documents

- The Procedures User Manual
- The Settlements User Manual

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. CASA - An Overview

2.1 Introduction

Current Account and Savings Account, commonly referred to as CASA, is one of the modular sub-systems in the Oracle FLEXCUBE system. Through this system your bank can execute the following functions:

- Create a customer account
- Capture details of a Cheque book issued to a customer
- For each Cheque book, the details of which you have maintained, the system generates a status matrix. This matrix stores the status of each leaf of the Cheque book. When no transaction has taken place the status of the Cheque is stored as 'unused'. Whenever a Cheque based transaction is initiated by Funds Transfer or Data Entry modules the status of this Cheque moves from 'unused' to 'used' in this matrix. Subsequently, if a Cheque is canceled or rejected the status can be updated in the status matrix.
- Apart from this, tracking and upholding a stop payment instruction against Cheques, is also a function that this sub-system supports. These stop payment instructions, normally coming from a customer against a Cheque or a series of Cheque or an amount for which a Cheque was issued; are applicable for a period or indefinitely.

Yet another feature supported by CASA is the facility to define amount blocks for accounts (as per a customer's instruction or the instruction of the bank). The system processes the expiry of such blocks automatically.

To put it briefly in the CASA sub-system you maintain the following details:

- Cheque books issued to customers
- Amount blocks enforced against accounts
- Stop payment instructions issued by customers

These details are maintained in what are called data tables and are called forth for interface during a Cheque processing by the Data Entry and Funds Transfer systems. These tables are:

- 'Cheque Book Details', 'Cheque Status' and 'Cheque Details' where you maintain Cheque book details
- 'Amount block maintenance' where you maintain amount blocks against particular amounts
- 'Stop Payment' where you maintain stop payment instructions issued against a Cheque or range of Cheques

2.2 Major Features

There are three major features this system provides:

- A service which returns the status of the Cheque
- A service which updates the status of the Cheque
- A service which will process initiation and expiry of stop payment instructions and amount blocks

2.3 Major Functions

The major functions, which the system provides, are the following:

Maintenance	It provides for maintenance of Cheque books issued for a customer account, with a provision to track and update the status of each Cheque leaf in the book Maintenance of stop payment instructions issued by customers based on, either, Cheque numbers, or, the amount for which the Cheque, or Cheques, were issued A facility to maintain amount blocks on customer accounts
Processing	Whenever a Cheque-based transaction is initiated, the system will alert the user about the status of the Cheque In case of a stop payment instruction enforced against that account number, the system will verify whether the details of the Cheque and the stop payment instructions match. It will warn the user accordingly, and ask for an override In case of amount blocks, the system takes care of the minimum balance to be maintained in the account while monitoring Limits.
Reports	Two types of reports can be generated: Details of all Cheques processed along with their status. Details of stop payment instructions enforced against various accounts. Details of records that have been purged.
Purge	The user has the facility to purge old records which are no longer being used.

3. Maintaining Customer Accounts

3.1 Introduction

You can define customer accounts for all the customers of your bank through the ‘Customer Accounts Maintenance’ screen.

Each account that you define is identified with an account number. The structure of the account number is based on the Account Mask you have maintained through the Account Parameters sub-screen of the Bank-wide Parameters screen.

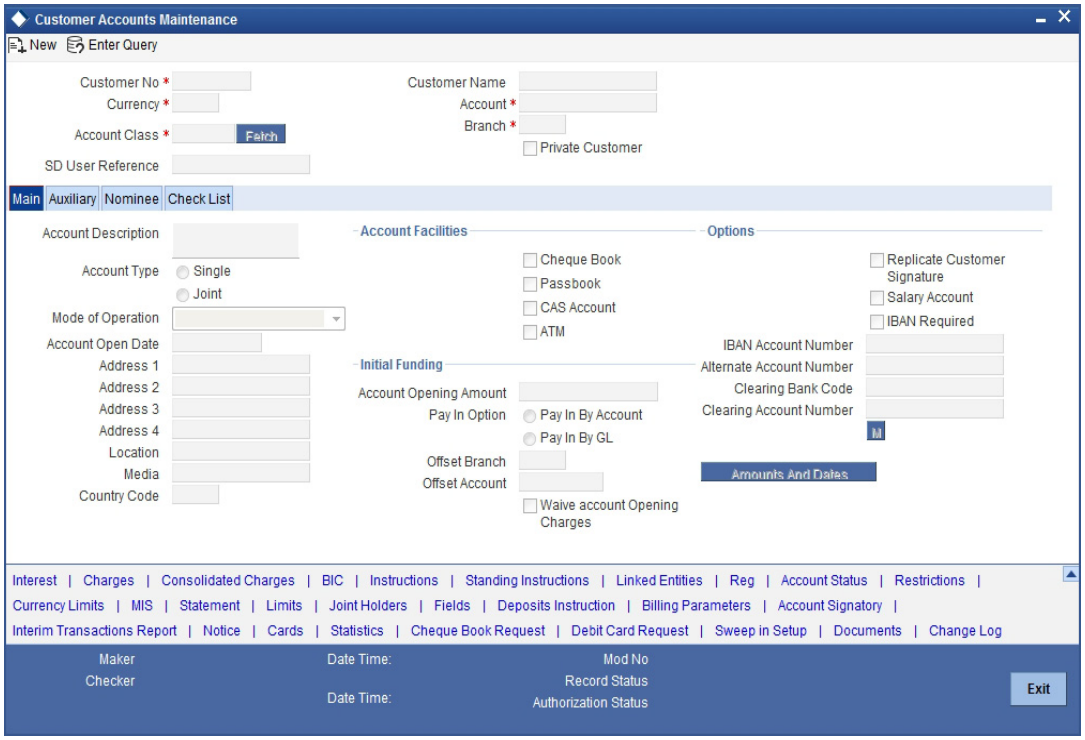
The Account Number can be combination of the CIF Number, the Account Class, Currency, and any other alphabet/s or number/s of the account or currency as defined.

For an account number, you also need to define (in this screen) other parameters like: the account class; the type of account - joint or single; the reporting lines for the account; the currency in which transactions can be passed to this account; the customer’s account limit; the check book/passbook/ATM facility, the various statuses applicable to the account and so on.

Every account created or modified in Oracle FLEXCUBE needs to be authorized to become effective. Whenever a new customer account is created or an existing record is modified, the system generates a notification message on the record authorization. This notification message can be sent to any external system if required.

3.2 Maintaining Customer Accounts

Invoke the ‘Customer Accounts Maintenance’ screen by typing ‘STDCUSAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the new button on the toolbar.



Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen

Details maintained in this screen are classified into three broad heads:

Main	Here you maintain the main attributes of each customer account like the account number, customer code, the account class, account currency, type of account - single or joint, account status, other statuses applicable, Cheque Book preferences etc.
Auxiliary	Under Auxiliary you can view other details like provisioning etc.
Nominee	Nominee details are maintained under Nominee head.
Check List	Document details like document type, expiry date, expected date of submission and so on are maintained under Check List.

The 'Customer Accounts Maintenance - Main' screen is displayed by default when you invoke the 'Customer Accounts Maintenance' screen. The Branch Code of the sign-on branch is on display.

Customer No

To create an account, you need to input the CIF number of the customer for whom the account is to be created. The adjoining option list displays all the valid customer codes. You can select the appropriate one.

If the CIF number is a part of the account mask, the specified CIF should be as part of the account number as per the length of CIF in the mask.

If you have included the CIF Number of the customer as part of the Account Mask, the system automatically defaults the CIF code of the customer in the respective field. You can modify this code.

However, while defining the Account Mask in the Account Parameters section of the Bank-wide Parameters screen, if you have specified that the CIF Number should not be a part of the account mask you will have to specify the customer code manually. A list of all the valid customer codes is displayed in the available option list. You can select the appropriate.

Customer Name

The name of the customer is displayed based on the CIF ID that you have mentioned in 'Customer No' field.

Currency

You have to identify the currency of the customer account. A list of all the currencies maintained in the system will be displayed in the available list. You can select the currency of transaction for the respective account. If the currency of the account is not defined for the current period in the 'Turnover Limit Maintenance' screen, you will not be able to save the account.

Refer the section 'Maintaining Turnover Limits' in the chapter titled 'Maintaining Mandatory Information' in this User Manual for details about the 'Turnover Limit Maintenance' screen.

Account

You can indicate the account number of the customer. One customer can have any number of accounts.

The structure of the account number is defined in the customer account mask maintained in the Account Parameters sub-screen of the Branch-wide parameters screen. The account number can be a combination of the account class, customer code (CIF Number), serial number or currency as defined in the customer account mask.

The last constituent of the account number is always a system generated check digit (it could be alphabetical or numeric depending upon the mask defined).

You cannot alter the relative position of the constituents of customer account (as defined in the mask) while maintaining actual customer accounts.

Account Class

In Oracle FLEXCUBE, you can classify the customer accounts of your bank into different groups. Each group is referred to as an account class and is maintained in the 'Account Class Maintenance' screen. For each class, you have to define certain common attributes applicable to all accounts in the particular class.

While maintaining a specific account you have to identify the class to which the particular account belongs. You can select the appropriate account class from the list of all the valid account classes maintained in the system. Account classes that have surpassed their end date (expired) will not be displayed in the option list.

Refer the chapter 'Maintaining Mandatory Information' in the Core Entities User Manual for details about maintaining account classes.

Fetch

Fetch button is used to fetch the account number. The system will fetch the account number if the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Branch Code

The system displays the branch code of the sign on branch. If the you have Multi Branch Access Rights, system allows you to select the branch where the account is to be created.

Note

The branch selection option list will display all the active branches, to which the user has access.

SD User Reference

The system displays the SD user reference for the account; however, this is not applicable for CASA.

Private Customer

The system defaults whether the customer is private or not from the customer screen. You cannot modify this field.

3.2.1 Capturing Main Details

Account Description

The system displays the customer's complete name. However, you can modify it, if required. Here you can enter the nature of the account like current, savings, overdraft, etc. If a customer has two or more accounts under one account class, you can specify the purpose of that account.

Note

It is mandatory to enter the account description. If the full name is not maintained at customer level or account description is not entered, the system will display an error message.

Account Type

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated.

Mode of Operation

Select the mode of operation from the following options:

- Single
- Jointly
- Either Anyone or Survivor
- Former or Survivor
- Mandate Holder

Account Open Date

The system displays the current branch date. However, you need to specify the date on which the account was opened.

Address 1–4

Specify the address of the customer.

Location

An address for a customer account is based on the 'Location' and 'Media' combination. Location codes maintained through the 'Account Address Location Type Maintenance' screen are made available against this field. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address. Also, if you are amending an address here, the same gets updated in the 'Customer Account Address - Detailed' table after the validations are through.

Media

Indicate the media for which the charge should be levied. Select one of the following options from the option list:

- Mail
- Telex
- SWIFT
- Fax

Country Code

Specify the country of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Note

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

3.2.1.1 Specifying Account Facilities

As part of specifying the account facilities, you can indicate whether the account holder can avail of the following facilities:

- A chequebook facility
- A passbook facility
- A CAS account facility
- An ATM facility

You can indicate that the account holder can avail of a Chequebook, Passbook, ATM facility by checking the box positioned next to each of these fields.

If you have indicated that the account holder needs to be provided with the check book facility, you can also specify whether automatic reordering of cheque books should be allowed for the account. In addition, you will have to maintain the check book details through the respective screen. Similarly, you can choose to indicate that the account holder needs to be provided with a Passbook and ATM facility.

Note

Although these specifications are defaulted from the account class screen, where you had maintained these specifications for all accounts belonging to a class, the options specified at the account level will supersede that specified for the account class.

Cheque

System checks the box by default if you have selected the option for availing cheque book facility in account class screen

Passbook

System checks the box by default if you have selected the option for availing passbook facility in account class screen

This shall be defaulted from the account class screen, where you had defined this facility for all accounts belonging to a class. The option specified at the account level will supersede that specified for the account class.

CAS Account

Check this box if you wish to have CAS account facility.

ATM

System checks the box by default if you have selected the option for availing ATM facility in account class screen.

3.2.1.2 Specifying Initial Funding

You can maintain the following details here:

Account Opening Amount

Specify the amount being deposited to open a customer account. While saving the record, the system checks whether this amount is equal to or greater than the minimum limit maintained

for the linked account class. If the amount is less than the applicable limit, the system will display an error message. If it is equal to or greater than the limit amount, the system will proceed with saving.

Input to this field will be mandatory if limit amount has been maintained for the linked account class.

Pay-In Option

Select the method for initial funding during account creation. Choose one of the following options:

- Pay In By Account
- Pay In By GL

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset Account. If you have chosen 'Pay In By Account', as the pay-in option, specify the customer account that should be debited while posting accounting entries. The adjoining option list displays all valid customer accounts and customer GLs maintained in the system. You can choose the appropriate one.

If you choose 'Pay In By GL', the system will display the offset GL maintained for the branch in the 'Term Deposit Payin Parameters Maintenance' screen.

Waive Account Opening Charges

Check this box to indicate that account opening charges should be waived for individual customer account.

3.2.1.3 Specifying Other Options

Replicate Customer Signature

The signature of the customer gets defaulted from the linked CIF (customer) level to account. This value will be defaulted only if the customer type is individual with single or joint mode of operation.

Salary Account

Check this box to indicate the salary account which should be selected for loan recovery on salary credit. By default this option is unchecked.

IBAN Required

Check this box to capture the details of the IBAN account for a specific customer.,

IBAN Account Number

Specify the IBAN Account Number.

To capture the details of the IBAN account, click the 'M' button. The IBAN details sub-screen will be displayed.

In this screen, you can capture the IBAN Account Number as well as the bank code of the bank where the IBAN account resides.

Note

The bank code and account number that you specify in this field will be validated against the Bank Code and Account Number masks maintained in the Branch Parameters screen. If the account Number that you capture is less than the length of the mask and the mask

happens to be numeric, the system automatically appends a zero to get the required length.

After you specify the Bank Code as well as the Account Number the system calculates the check digit based on the Country Code, Bank Code and Account Number combination.

Alternate Account Number

You have to define an alternate account number for the account you are defining. The alternate account number that you specify should be unique for each customer. You can capture the old account numbers used by your bank before installing the Oracle FLEXCUBE system. The old account numbers would be mapped with the new account numbers. This would facilitate quick tracking of the account and generating queries.

In the Data Entry Module, you can input a transaction using the alternate account number instead of the actual account number.

Clearing Bank Code

Specify the external bank's code that should be used for clearing maintenance. The adjoining option list displays the valid banks maintained in the system. You can choose the appropriate one.

Clearing Account Number

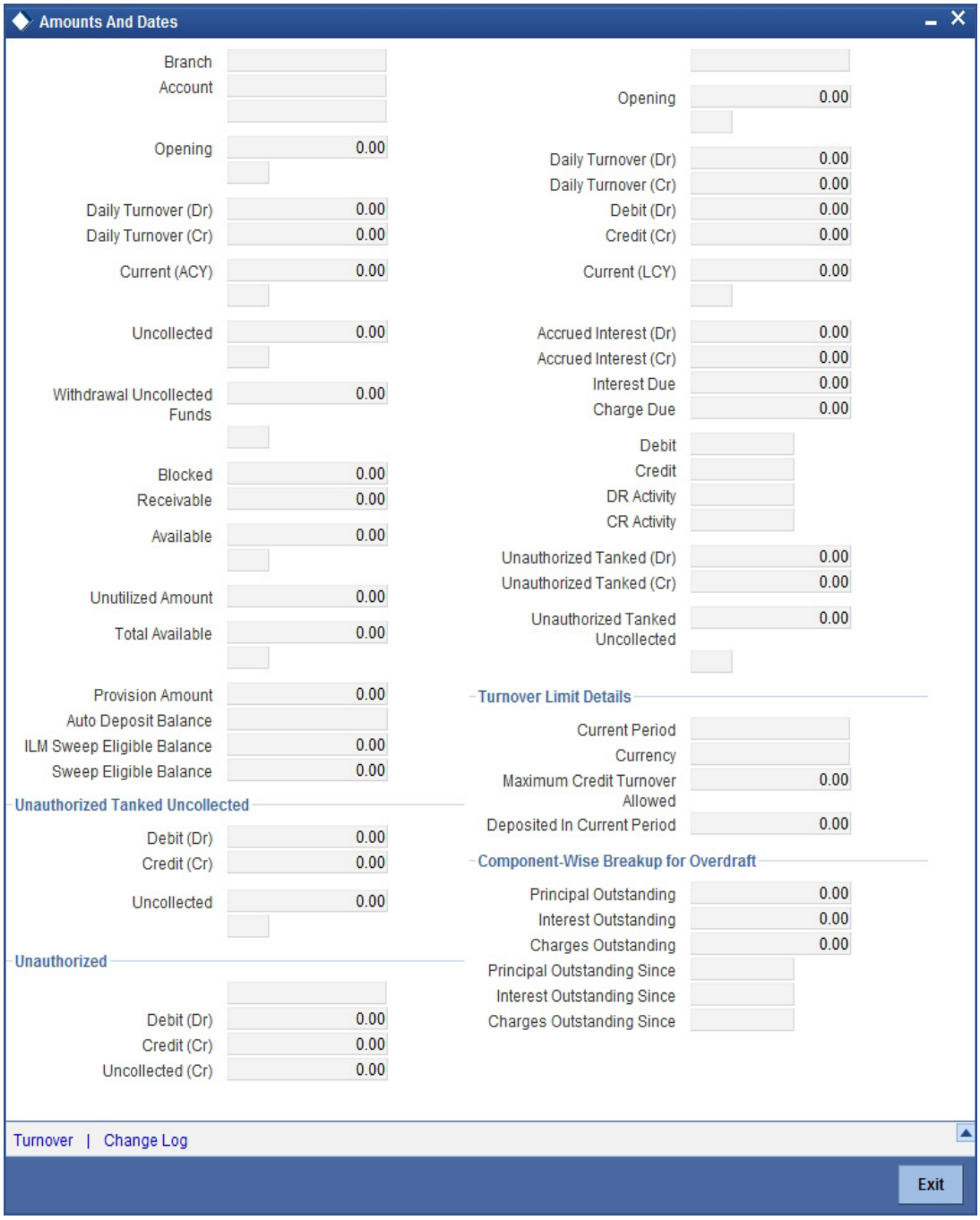
The clearing account number for the customer account is generated automatically if you have opted for auto generation in the Branch parameters. The account number is created according to the account mask you have maintained for the branch. This will be mandatory, and has to comply with length of 9 characters and MOD 11 validation, if the value of the UDF 'Clearing A/C Mandatory' is maintained as YES in the Field Name to Value Definition screen.

However, you can choose to change this number here and the system validates this number with the account mask you have maintained for the branch.

3.2.2 Viewing Details of Amounts and Dates

In the Customer Accounts Maintenance - Amounts and Dates screen you can view all financial details of this customer's account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the sweep eligible balance, the uncleared debit and credit balances, the debit and credit turnover, and the interest details. The turnover limit details of an account include the current financial period, currency, utilized and unutilized limit balances.

Click ‘Amounts and dates’ button in the Customer Accounts Maintenance screen.



3.2.2.1 Viewing Total Available Balance Details

The total available balance displayed by the system includes the initial funding amount and unutilized line amount (in case the customer enjoys an OD limit).

In the Amounts and Dates screen, you can view the outstanding debit interest and/or charges due on the account, as on the current date.

You can also view the amount that can be withdrawn against uncollected funds, on the account.

The System computes and displays the following

- Allowable amount based on the Withdrawable Uncollected Funds Basis option specified in the Branch Parameters Preferences screen.
- Sweep Eligible balance which is sum of Available balance of Cover accounts, Available Linked amount of Auto Deposits & Available linked amount of Term Deposits.
- ILM Sweep Eligible Balance is sweep eligible balance for integrated liquidity management. Sweep eligible balance is calculated during linking of cover accounts, Auto Deposits and Term Deposit accounts for the first time and is recalculated during:
  - De-linking of cover accounts /Auto Deposits/Term deposits
  - After Sweep in processing
  - After Reverse Sweep in processing
  - Adding new cover accounts, Auto Deposits and Term Deposits
  - Modifying linked amount for Term Deposits
  - Changing Cover accounts status to Debit restricted / Frozen/Dormant
  - Any other event which impacts the balances of Cover accounts / Auto Deposits / Term deposits

  Click 'F11' to compute sweep eligible balance. Based on the available balance, an authorizer in a bank authorizes debit transaction on primary source CASA account which has sweeps arrangement in place. Click 'Details' button to view the details
- If Charge tracking preference is selected as 'Part track' or 'Full track' then, once the amount for tracking has been calculated, the system will do the following validations in IC module:
  - W ill create an internal amount block for the amount to be tracked against the charge account.
  - The tracked amount will be updated in receivable amount in the CASA account upfront during tracking
  - Once the receivable amount is updated, the available balance will get affected. The receivable amount is deducted from current balance while arriving at the available balance.

3.2.2.2 The receivable amount will be displayed in the Amounts and dates tab of customer account screen.**Viewing Interest details**

Accrued interest (Dr/Cr) shows the amount accrued till date on the account.

System displays the outstanding interest due & charge due in these fields. If the check box Liquidation Using Receivable is checked at the account class level and if the account has insufficient balance, then system debits interest and charges from the receivable GL and the same will be displayed in these fields.

3.2.2.3 Viewing Unposted Entries

When this branch is under EOD processing, the inter-branch transactions originated from other branches are tanked. The funds are made available automatically after BOD and till such time they are treated as unposted items.

3.2.2.4 Viewing Turnover Limit Details

You can view the account balance status with respect to the turnover balance limit set for the financial period. You can view the financial period, currency, total deposited amount and the permissible limit for deposits. The period and limit details are inherited from the limit code associated with the parent account class.

During every credit transaction on the account, the system updates the limit utilization and checks the balance amount against the permissible threshold. On account of a transaction, if the balance breaches the limit threshold, the system will display an override message.

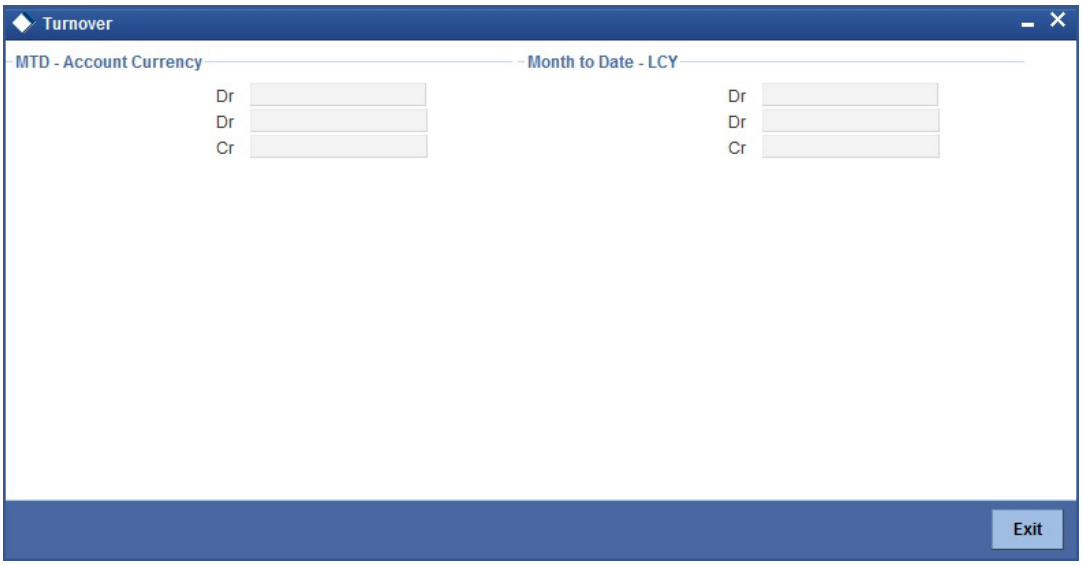
3.2.2.5 Viewing Component-wise Breakup for Overdraft

You can view the component-wise outstanding amounts in ACY and the component-wise oldest outstanding dates for overdraft accounts.

3.2.2.6 Viewing Turnover Amounts

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.

To view the turnovers for the account, click the 'Turnover' button. The Customer Accounts - Turnover Amounts screen is displayed.



After maintaining the required details, you can return to the Amounts and dates screen.

Status Details

The account status reflects the status of the account. The account may have a No Credit or No Debit order issued against it or a Stop Payment order or it may have been frozen for some reason and therefore dormant.

While posting transactions to the customer account, the system checks the status of the account before the entry is processed. If the status of the account is dormant, then the system will display an override message indicating the same.

NSF Blacklist Status (Non Sufficient Fund)

NSF Blacklist Status indicates that the customer account is blacklisted due to NSF rejection.

If cheque is rejected or returned due to NSF, the blacklisted formula is executed to get the new NSF level of the customer. If the new NSF level is a blacklisted level, then the customer account will be marked as a blacklisted and check book facility of all the customer's accounts will be revoked.

In case the new NSF level is not a blacklisted level, then the customer is marked as a non-blacklisted customer and check book facility will be enabled for that customer account.

For Joint account:

- If cheque is rejected due to NSF in a joint account, all of the customer's NSF level will be changed from Level 1 to Level 2 and so on.

Corporate or individual accounts:

- If the blacklisted customer, is an authorized signatory in a corporate account, then the corporate account will not be frozen.
- If a corporate customer is blacklisted due to cheque return, then the authorized signatories are not blacklisted and their individual accounts will not be blacklisted.

Note

NSF blacklist status is an indicator in the account to indicate the blacklist status. System will continue to support the credit or debit transaction of the account.

3.2.2.7 Specifying Nominees

First Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

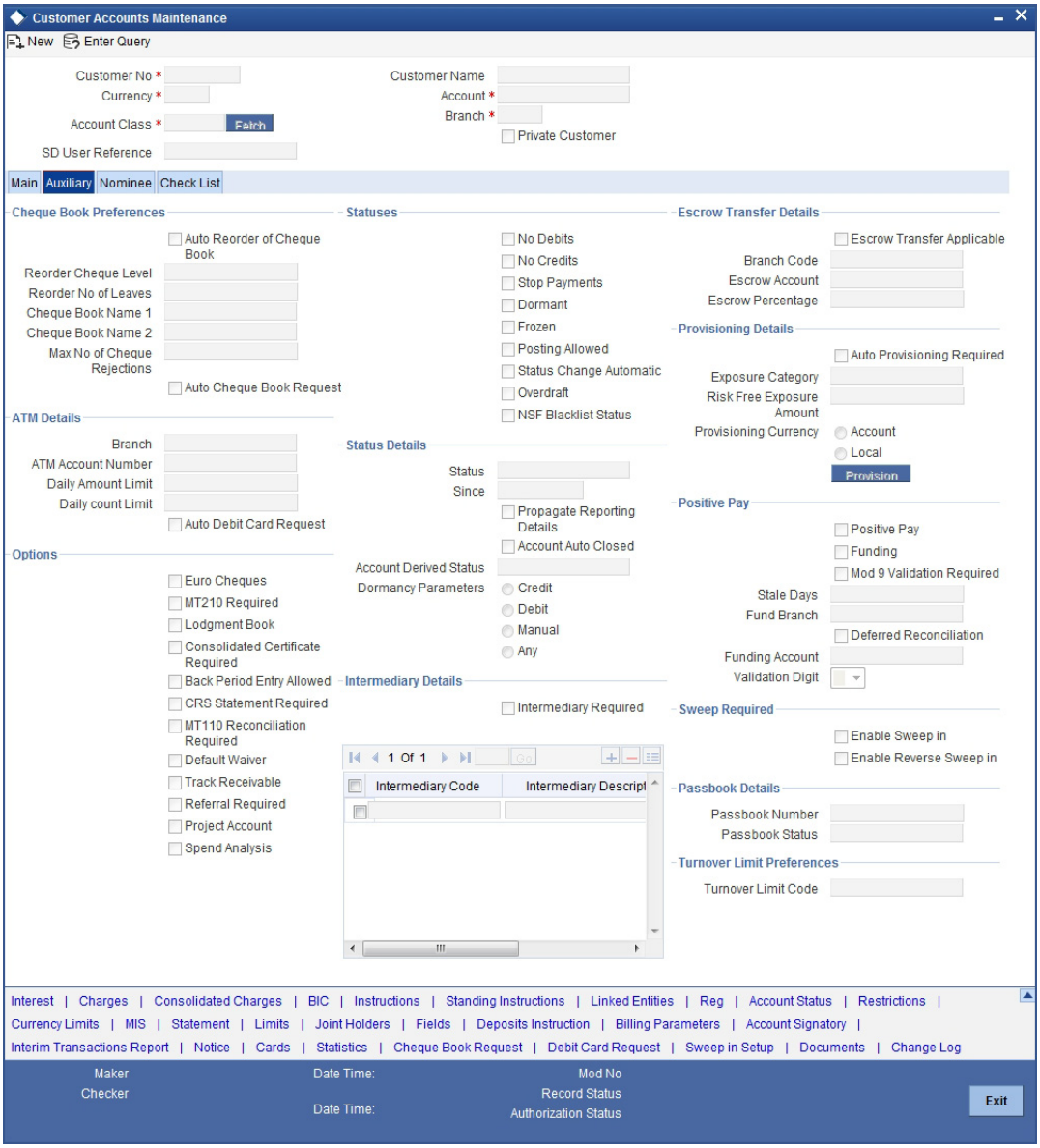
Second Nominee

You can nominate two persons who would have the right to the balances in your account after the account holder's demise.

Subsequent to the account holder, the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

3.2.3 Capturing Auxiliary Details

Click on the ‘Auxiliary’ tab to invoke the following screen.



3.2.3.1 Capturing Cheque Book Preferences

Auto Reorder of Cheque Book

Check this box to automatically generate a reorder for chequebook, based on the number of leaves outstanding. This field will be enabled only if you have checked the ‘Cheque Book’ Check box.

Reorder Cheque Level

This field specifies the level at which the re-order of cheque book happens. Re-ordering of the check book is possible, only if the unused cheque leaves is equal or less than the re-order level. This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Reorder No of Leaves

This field specifies the number of leaves, which should be ordered for the new cheque book . This field will be enabled only if you have checked the 'Auto Re-order of Cheque book' check box.

Cheque Book Name1 & Cheque Book Name 2

Specify the name mentioned in the cheque book, while printing the cheque leaf.

Note

It is mandatory to specify cheque Book Name1 if the cheque book box is enabled in main screen.

Max No. of Cheque Rejections

The system defaults the value of maximum number of cheque rejections that can be allowed for an account from the account class. However, you can modify it at the account level.

Notes

- If 'Max No of Cheque Rejections' is not maintained at customer account maintenance, system will not mark the cheque facility to 'N' for any number of cheque rejections.
- If the bank resets the check book facility to 'Y' which was earlier updated to 'N' by the system because of violation of max no of check rejections, the cheque rejection count will be taken by the system freshly.
- An override message is displayed when the user manually updates the cheque book facility from 'N' to 'Y'.

Auto Cheque Book Request

Check this box if you want the system to create a request for the cheque book automatically, for the account during account creation.

When you check this box, the system allows you to capture cheque book request details in the Cheque Book Request screen, as part of account creation.

3.2.3.2 Capturing ATM Details

Branch

Specify the branch code of the account.

ATM Account Number

Specify the ATM account number in this field only if you have opted for the ATM facility for that account. The ATM account number which is a numeric value will be used only for information purpose and no further processing will be done based on this field.

Daily Amount Limit

Specify the daily limit of the amount that can be withdrawn from the ATM.

Daily Count Limit

Specify the maximum number of times the customer is allowed to use ATM facility in a day.

Auto Debit Card Request

Check this box, if you want the system to create a request for the debit card automatically, for the account during account creation.

When you check this box, the system allows you to capture debit card request details in the Debit Card Request Details screen, as part of account creation.

3.2.3.3 Specifying Other Options

Euro Cheques

Euro chequebook can be issued to a customer whose account has checked for 'Euro cheques' option in the customer account maintenance screen the account should be a account with EUR currency only.

MT210 Required

Notice to Receive message (MT210) is an advance notification to your account servicing institution that it will be receiving funds that are to be credited to your bank's account with that institution.

For a nostro account, you can specify whether the nostro agent (your account servicing institution) prefers to receive a Notice to Receive SWIFT message (i.e., MT 210) when it is debited in the case of a funds transfer. To indicate that the message MT 210 is to be generated by default whenever the Nostro account is the debit account for a funds transfer, select the 'MT 210 Required?' check box in the Customer Accounts Maintenance screen, for the relevant Nostro account.

If you indicate so, an MT 210 is generated by default whenever this nostro account is being debited during the posting of accounting entries in any transaction. This preference (to generate an MT 210 by default) can be over-ridden when you enter a contract involving a debit to the nostro account.

Once you have specified this preference for a nostro account, you can change it whenever necessary. For instance, if you have not specified that an MT 210 be generated, you can unlock the record and specify the generation of MT 210. Conversely, if you have specified that MT 210 generation is applicable, you can unlock the record and specify that it is no longer applicable.

Lodgement Book (Deposit Slip Book)

If you have allowed the use of lodgment books for an account class, this specification is defaulted for all customer accounts that use such a class. You can change the Account Class default and make the required specification.

If you wish to allow orders of lodgment books for individual customer accounts, you can indicate so, in the Customer Account Maintenance screen, by selecting the Lodgment Book option.

Consolidated Certificate Required

You need to indicate whether consolidation for inward clearing is required at the Customer Account level. This option gets defaulted from the Account Class Maintenance screen. If this option is unchecked in the Account Class Maintenance screen, then it cannot be enabled here.

This option will process a consolidated entry for all the transactions for a customer in an inward clearing batch.

Please refer Clearing user manual for more information.

Back Period Entry Allowed

You can choose to allow the posting of back-valued entries into the account by enabling the Back Period Entry Allowed option. If you choose not to restrict back period entries, you will be allowed to post journal entry transactions to past periods as long as the account is open.

This specification is defaulted from the account class linked to the account. You can choose to change it for a specific account.

Note

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

CRS Statement Required

Check this box to indicate that CRS statement is required.

MT110 Reconciliation Required

Check this box to indicate that the MT110 reconciliation is required for the cheques received for the account.

If the 'Positive Pay' option is selected, then MT110 reconciliation is not applicable.

To know more details about MT110 reconciliation, refer heading 'Processing MT110 Incoming Message' in this chapter.

Default Waiver

This field allows default waiver of charges for clearing related transactions.

Track Receivable

During liquidation of loan contracts as well as processing of retail teller contracts, if the system detects insufficient funds in the settlement account, then you can choose to block the subsequent credit that happens to the settlement account. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or retail teller contract, for liquidation. If the track receivable option is checked for the account, the system will track the receivables for the account if sufficient funds are not available in the account.

The allocation of funds will happen in a sequence that you specify at the account class level. This is explained in the section titled 'Maintaining Account Classes'.

Referral Required

Referral refers to the process of handling customer transactions, which force the accounts involved in such a transaction to exceed the overdraft limit. Examples of typical transactions, which force an account to move into overdraft, are Payment and Collections, Funds Transfers, Standing Instructions or Clearing transactions. Note that you should have checked the box 'Referral Required' in the product preferences screen of the aforesaid modules and the Clearing product applicable to them. The 'Referral Required' option is defaulted from the account class linked to the account. You can change it for a specific account. If an account is marked for referral, the details of transactions resulting in the account moving into Overdraft will be sent to the referral queue. Note that charge, fee or interest debited to the customer account will not be referred to the Referral Queue. You can view referral transactions in the 'Referral Queue Summary' screen

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities User Manual.

Project Account

Check this box to track the working capital of the project.

This account will have a temporary overdraft line attached and banks will use this feature to fund working capital. The system will calculate the interest based on the T-OD used in the commitment contract.

Whenever project account is credited or debited, utilization transaction will be triggered in limits based on the limit with lowest interest bearing. If no interest rate is available, it will use the first available line.

This transaction will cascade to joint venture holder limits tracking which will utilize respective lines to the ratio of their share.

Spend Analysis

Check this box to enable spend analysis for the account. If you check this box, the system will consider all debit transactions from this account for spend analysis. If you do not check this, the system will not consider the transactions for spend analysis.

3.2.3.4 Specifying Statuses

No Debits

No debits can be posted to the account. For example, Silas Marner, a customer of your bank, going abroad for a year instructs you not to debits his account till his return. You can execute this instruction by checking this box.

No Credits

No credits can be posted to the customer account by enabling the check box positioned next to this field

Stop Payments

If a stop payment instruction is issued (for a cheque or an amount) against the account number, the system will automatically check the 'Stop Payment' box. When the stop payment instruction is withdrawn, the status gets updated accordingly. If a customer has requested for stop payment of multiple cheques, the 'Stop Payment' option will continue to remain checked till the last request is also cancelled. After cancellation of the last stop payment instruction, the option gets updated (unchecked) immediately.

Dormant

The system updates this status for an account based on the dormancy days specified in the Account Class Maintenance screen

Frozen

If you have frozen a customer account in the 'Customer Information Maintenance – Basic' screen the accounts gets frozen. For instance, at the behest of a court order, the status of the account is reflected here in the 'Customer Accounts Maintenance' screen.

Posting Allowed

The system checks or unchecks this check box based on the value maintained at Account Class level.

This check box facilitates Inter-branch Accounting through Entity/Accounts instead of GLs. The accounts maintained for these Inter-Branch transactions are used only for posting system generated Inter-Branch entries and not for any direct posting using 'Journal Entry' or Teller Transaction screens.

Status Change Automatic

This specification will be defaulted from the account class to which the account belongs. However, you have the option of changing it at the customer account level. If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the 'Status Rule Definition' screen (invoked from the Account Class

Maintenance screen). If you do not select this option, you have to change the status manually through the ‘Manual Status Change’ screen.

For details on conditions maintained in the ‘Status Rule Definition’ screen, refer the chapter ‘Maintaining Mandatory Information’ in the Core Entities user manual.

Overdraft

The system displays a check in the check box if the customer account has overdraft facility. The system checks or un-checks the check box based on the information available in Account Class Maintenance.

Note

If you want to amend any of above statuses, you can do only via 'Manual Status Input' screen.

3.2.3.5 Specifying Status Details

Status

At the time of maintaining a customer account for the first time, the account status will be ‘NORM’ (Normal) by default. The ‘Status Since’ field will display the current system date i.e. the date on which the account is maintained in the system. The system will update the status whenever a status change occurs. Therefore, at any point of time, this field will display the current status of the account. The ‘Since’ field will reflect the date on which the account moves to the current status.

Subsequently, the system will default the value of CIF Status as available in the ‘Customer Maintenance’ screen. This status is the worst status among all the loans, savings accounts and current accounts for the customer in the current branch.

Note

This is done if you have opted for status processing at the ‘Group/CIF’ level as part of your branch preferences.

Since

The date on which the status of the account is changed to the current status is displayed here

Propagate Reporting Details

This field indicates whether the reporting lines defined for status movement, for the account class that this account reports to, must also be applicable to it.

The following GL’s are defined in the Account Class Maintenance for posting account balances when a status movement occurs on any accounts belonging to the account class:

- The Debit and Credit GL’s to which account balances must be posted, for movement to each status
- The Central Bank Reporting Debit and Credit GL’s
- Head Office Reporting Debit and Credit GL’s

When you select this option, the GL’s maintained for the account class will be applicable to the customer account you are defining in this screen. The reporting lines will be propagated to the account whenever a status change occurs.

If you do not want the account class details to be propagated to the account as well, you have the option of maintaining the status codes and the reporting lines exclusively for an account.

You can achieve this through the ‘Status Details’ screen. Click the ‘Account Status’ button in the Customer Accounts Maintenance screen to invoke it.

Account Auto Closed

The system checks this box to indicate that the account has been closed automatically through the auto account closure feature. You will not be allowed to modify this.

Account Derived Status

The system displays the current status of the account here. This is applicable for CASA accounts (current accounts and savings accounts)

Dormancy Parameters

If Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can specify the parameter that is required for re-activating the account. Choose from the following options to indicate the re-activation parameters for the dormant account.

- Debit – If you do any debit transaction the dormant check box will be unchecked automatically
- Credit – If you do any credit transaction the dormant check box will be unchecked automatically
- Any – If you do any credit/debit transaction, the dormant check box will be unchecked automatically
- Manual – The dormant check box needs to be unchecked manually from the 'Manual Status Change' screen

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. The parameter you specify here will supercede the parameter you have maintained at the account class level.

3.2.3.6 Specifying Intermediary Options

Intermediary Required

Check this box to link Intermediaries with CASA.

Intermediary Code

Specify the intermediary code from the adjoining option list.

Intermediary Description

The system gives a brief description about intermediary code.

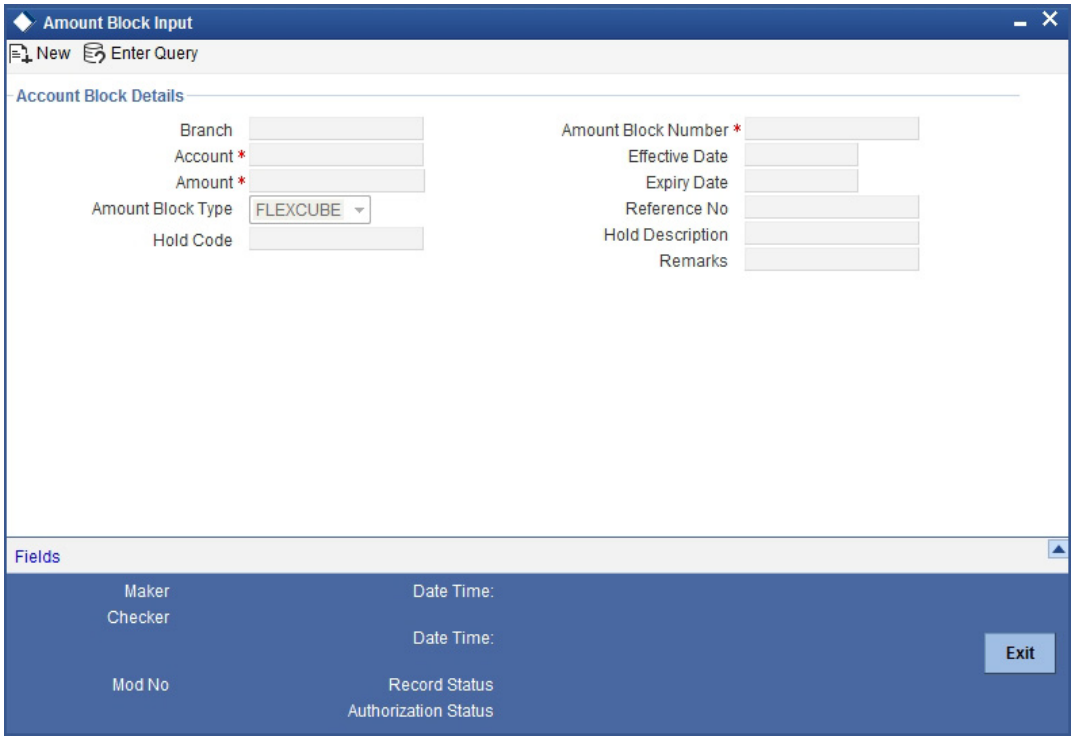
Intermediary Ratio

Specify the ratio of individual intermediary contribution against the CASA account.

3.2.3.7 Capturing Escrow Transfer Details

Escrow transfer processing refers to transfer of certain percentage of credit amount that comes to project account (Trust account) to the designated account (Escrow account). This is based on defined transaction codes and cut-off time defined for the account currency. Transactions with the transaction code and credit account for which the box ‘Escrow Processing’ is checked in the ‘Transaction Code Maintenance’ screen are considered for the Escrow sweeps. The system computes percentage of credit amount and places an amount block on project account.

You can view the details of such system generated Escrow amount blocks using the ‘Amount Block Maintenance’ screen (CADAMBLK) wherein the field ‘Amount Block Type’ will display ‘Escrow’.



Escrow Transfer Applicable

This box is checked by default if the customer account belongs to an account class for which Escrow transfer is enabled.

> **Note**
>
> This box should be checked for Project/Trusted account(s) only.

Branch Code

Select the branch code in which the Escrow account has to be created from the adjoining option-list.

Escrow Account

Select a valid account to be used as an Escrow account from the adjoining option-list. The list displays all valid accounts based on the selected Escrow branch and the currency of the project account.

> **Note**
>
> The system does not allow the circular linkage of Project account and Escrow accounts.

Escrow Percentage

Specify the percentage of the credited amount, which has to be transferred to the Escrow account.

Note

The Escrow percentage specified here will be same for all transactions and will not vary for different credits like cash, cheque, draft etc.

3.2.3.8 Capturing Provisioning Details

An account inherits the provisioning parameters defined for the account class it uses. You can change the defaulted parameters and make the following specifications, as required, in the Provision Details section of the Customer Account Maintenance screen:

Auto Provisioning Required

You can indicate whether the provisioning for bad loans in corporate loans and deposits module is applicable for the account. If you indicate so, the provisioning batch, when executed, picks up the account for provisioning.

Exposure Category

If the logic for deriving the exposure category of the CIF or customer group to which the customer belongs, based on the total exposure, has been maintained in the Exposure Type Category Linkage maintenance, then the exposure category of the account is identified. If no logic has been maintained, you can specify the exposure category in the Customer Account Maintenance screen.

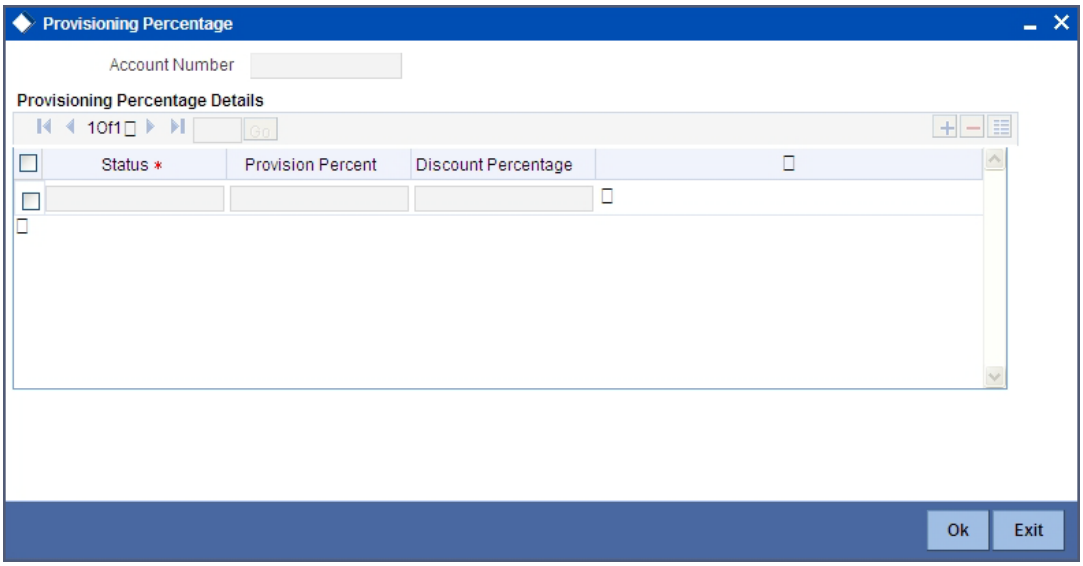
Risk Free Exposure Amount

You can indicate the risk-free collateral amount that would be used in computing the provisioning amount for the account.

Provisioning Currency

You can indicate the currency in which the provisioning amount must be calculated – either account currency or local currency. This specification is defaulted from the preferences for the account class used by the account, and you can alter it if necessary.

In addition to the provisioning preferences listed above, you must also indicate the applicable provisioning percentage and the discount percentage details in the Provision Percentages screen that you can invoke by clicking on the ‘Provisioning Percentage’ button in the Provisioning Details section of the ‘Customer Account Maintenance’ screen.



Account Number

The system displays the customer account number

Status

Specify the status of the account for which you are maintaining provisioning percentages. The adjoining option list displays all valid status codes maintained in the system. Select the appropriate one.

Provision Percent

If you wish to indicate a specific provisioning percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any provisioning percentage, the provisioning batch picks up the applicable provisioning percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

Discount Percentage

If you wish to indicate a specific discount percentage to be applicable for the account, you can specify it in the Provisioning Percentage screen.

If you do not specify any discount percentage, the provisioning batch picks up the applicable discount percentage from the Exposure Provisioning Percentage Maintenance, for the exposure category of the account and the account status.

3.2.3.9 Capturing Positive Pay

Positive Pay

For the account you are maintaining, you can specify whether you want positive pay facility for the account or not. When a check comes in for payment, the system validates for any unpaid record only for those accounts that are under positive pay. For all the other accounts that are not specified for positive pay, the system does not do any validation before making payments for the checks.

Funding

If you enable ‘Funding’, accounting entries will be posted by the Positive Pay maintenance/ upload table for the positive pay transaction. You have to enable ‘Positive Pay’ to make use of ‘Funding’ functionality. If ‘Positive Pay’ is not enabled, ‘Funding’ option will not be applicable.

If ‘Funding’ is not selected, accounting entries will not be passed for positive pay transactions.

Note

You cannot enable both ‘Deferred Reconciliation’ and ‘Funding’ functionalities. You have to choose between either of them for a particular account.

Mod 9 Validation Required

You can enable Mod 9 Validation for positive pay accounts only. Only if positive pay enabled then Mod 9 Validation will be active.

In the case of inward clearing of Positive Pay files, if Modulo 9 is enabled for the product, the system performs a Modulo 9 Validation on any new cheque. If the cheque fails modulo 9 validations the system will display an error message on save. In case of check replacement the Modulo 9 Validation is done for the new check number while in case of alphanumeric checks, the system throws an error message if modulo 9 validation is checked.

When uploading a positive pay cheque the system will perform a Modulo 9 Validation if Modulo 9 validation is enabled for the product. If the validation fails, this particular check will not be uploaded. The same will be valid in case of Cheque Replacement while for alphanumeric checks, system will skip the check and display an error.

Stale Days

If you have specified a positive pay facility for the account you are maintaining, then you have to indicate the number of stale days for the transaction. If the date of processing happens after the specified stale date then the transaction gives an exception error. You have to do an override for this exception.

Fund Branch

Click on the adjoining option list to choose from the list of branches maintained. The positive pay parking account will be picked from this branch.

Deferred Reconciliation

Enabling this check box indicates whether or not the Positive Pay account has the Deferred Reconciliation facility. Deferred Reconciliation is the facility wherein a Positive pay cheque, which is free of any disparity, is cleared by the bank even in the absence of any instruction from the drawer of the cheque. The instruction can be deferred. Deferred Reconciliation function goes hand-in-hand with the Positive Pay described above and Deferred Reconciliation is applicable only for Positive Pay Accounts

- If Positive Pay = No and Deferred Reconciliation = No, the cheque is subjected to the usual validations and is Rejected if:
  - There is any discrepancy in the instrument
  - There is a Stop payment instruction issued against the instrument
- If Positive Pay = Yes and Deferred Reconciliation = No, Cheque is subject to the usual validations and processing
- If Positive Pay = Yes and Deferred Reconciliation = Yes, and if any one or more of the three fields viz. Branch, Account No., Cheque No. , does not match with the Positive Pay instruction, the cheque will be put under Deferred Reconciliation as Unreconciled
- If this unreconciled cheque comes in for clearing once again with the same set of parameters, it is Rejected
- If Positive Pay instruction is received for an Unreconciled cheque, it is marked Reconciled and the cheque status is marked Liquidated
- If Positive Pay = Yes and Deferred Reconciliation = Yes, and the Amount field does not match with the Positive Pay instruction, the check is Rejected outright

All data pertaining to reconciled and unreconciled cheques are maintained and information regarding account no., cheque no., amount and status of the instrument [reconciled or unreconciled] can be retrieved if needed.

An EOD batch function will purge all reconciled cheques as part of the clearing batch process.

During the upload process, validation is done against all the positive pay, the deferred reconciliation flags combinations, and all Unreconciled Positive Pay Instructions are marked as Reconciled and liquidated.

Deferred reconciliation will be overridden by a stop payment instruction if any. An error message (or an override) will be shown if a Cheque that comes in for clearing has a stop pay instruction against it but has no positive pay instruction.

Funding Account

Click on the adjoining option list to choose the account into which funds have to be transferred on receipt of a positive pay instruction. The accounts that satisfy the following conditions will be available in the list of ‘Positive Pay Parking Account’:

- Both accounts belong to the same customer
- The currency of both the accounts is the same

Validation Digit

Validation digit will be having values only 0 and 9. If validation digit is 9, then 9 - mod 9 remainder for the check number (Excluding the check digit) should be equal to the check digit for the check to be passed else the check is rejected.

The check digit is the last digits of the check i.e. if check number is 1800 then check digit is 0. The mod 9 remainder of the check number should be equal to the check digit for the check to be passed if validation digit in customer accounts maintenance is 0 else the check is rejected.

3.2.3.10 Capturing Sweep

Enable Sweep In

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

Enable Reverse Sweep in

The system checks or unchecks the check box based on the status maintained at Account Class Maintenance level.

3.2.3.11 Viewing Passbook Details

System displays the passbook details here,

Passbook Number

The system displays the latest passbook number. You cannot modify the value.

Passbook Status

The system displays the current status of the passbook. You cannot modify the value

---

Note

Passbook details get populated once the passbook is issued for the customer account with the latest status and latest passbook number issued.

3.2.3.12 Specifying Turnover Limit Preferences

The account inherits the turnover limit code linked to the parent account class.

Turnover Limit Code

The system displays the turnover limit code applicable to the account.

3.2.3.13 Specifying Other Options

Default Waiver for Maintenance Screen

The system checks this box by default, to indicate that maintenance charge is waived.

3.2.4 Sweep In and Sweep Out Batch Processing

The Sweep In and Sweep Out process is handled by an EOD batch STSWEEP. All the utilized deposit accounts in a day are fetched by the batch STSWEEP due to CASA linkage. The amount block is then released to the CASA account by breaking the deposit.

Sweep In Process

During Sweep In Process the system:

- Releases the amount blocked for the deposit accounts for the utilized amount.
- Transfers the amount to relevant CASA account.
- Updates the deposit account balance.

Note

Other deposits are considered only after utilizing cover account created for account.

Sweep Out Process

During Sweep Out process the system:

- Check for the credit balance in the CASA account.
- Transfer the credit balance or the linked amount to the relevant deposit account.
- Updates the utilized amount for the transferred amount.

Note

Other deposits are considered only after utilizing cover account created for account.

3.2.5 Specifying Nominee Details

Click ‘Nominee’ tab in the ‘Customer Accounts Maintenance’ screen in order to capture nominee details for the account.

Specify the following details:

Name

Specify the name of the nominee of the account.

Date of Birth

Specify the date of birth of the account nominee.

Relationship

Specify the relationship that the nominee shares with the primary account holder.

Address 1 – 4

Specify the address of the nominee.

Minor

Check this box to indicate that the nominee is a minor (less than 18 years old).

Guardian Name

In case the nominee is a minor, specify the name of the nominee's guardian.

Relationship

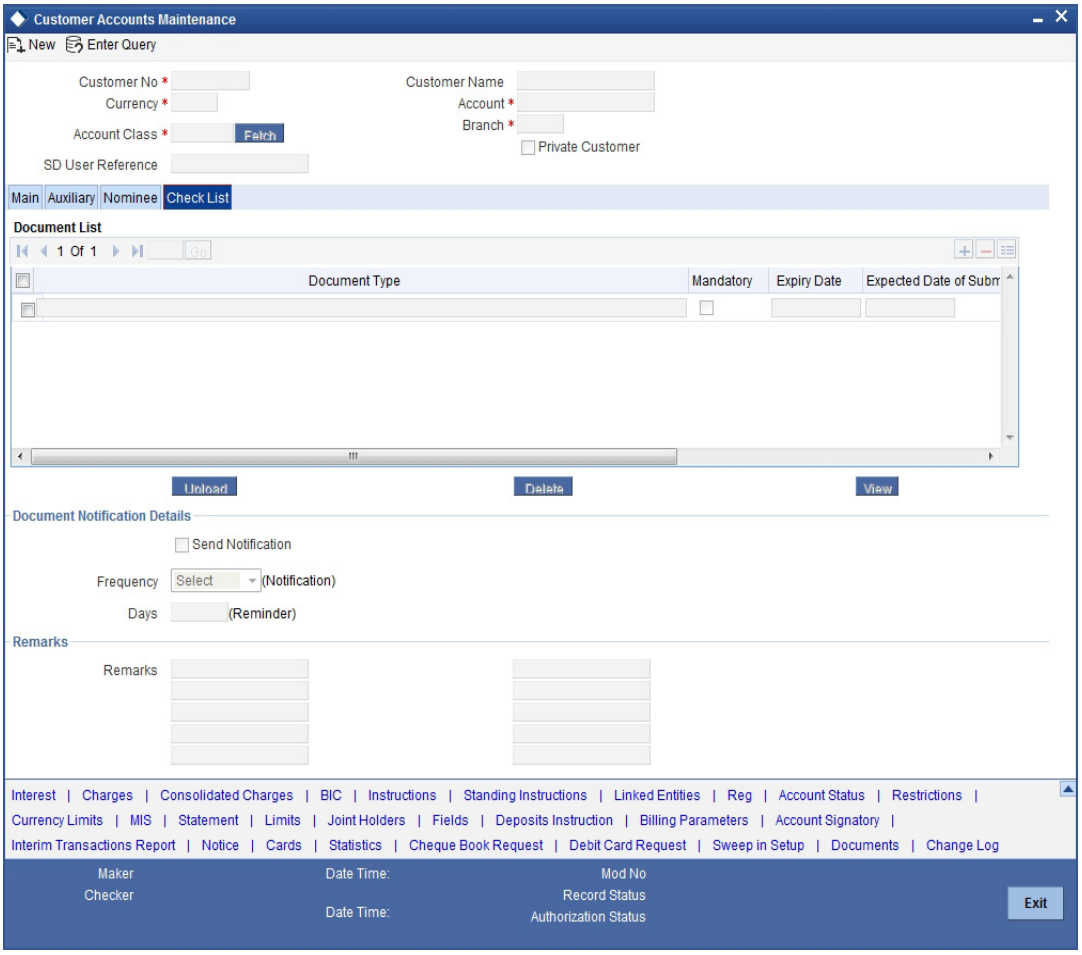
Specify the relationship that the nominee shares with the guardian.

Address 1 – 4

Specify the guardian's address.

3.2.6 Capturing Checklist Details

Click the 'Check List' tab from the 'Customer Accounts Maintenance' screen to capture the details of document types that are to be maintained.



Specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Expiry Date

Specify the expiry date of the document provided by the customer.

Note

Expiry date will always be greater than 'Expected Date of Submission' and 'Actual Submission Date'.

Expected Date of Submission will always be greater than current date.

Expected Date of Submission

Specify the expected date on which the customer is accepted to submit the required documents.

Actual Date of Submission

System displays the actual date on which customer has submitted the required documents.

Document Reference

System defaults the document reference here.

Checked

Check this box to indicate that the received documents are acknowledged.

Note

You cannot save and authorize an account if the mandatory documents are not confirmed as 'Checked'.

Upload

Click on this button to upload the selected document type.

Delete

Click on this button to delete the selected document.

View

Click on this button to view the selected document.

Document Notification Details

System defaults notification details from the 'Account Class Maintenance' screen.

Send Notification

This check box indicates whether to send notifications or reminders for not submitting the mandatory documents.

Reminder Frequency (Notification)

System defaults the frequency of notification to be sent. The frequency can be one of the following:

- Daily

- Weekly
- Monthly
- Quarterly
- Half yearly
- Yearly

Notes

Notification will be sent only if,

- The check box ‘Send Notification’ is checked in Account Class Maintenance’ screen.
- The account status is active and authorized.
- The mandatory documents are not submitted.

Notifications will be sent based on the frequency specified.

First notification will be sent on the expected date of submission or expiry date

If notification date falls on a holiday then system will send the notification on next working day.

Days (Reminder)

System defaults the number of days left for the expiry or submission due date of the documents for sending the reminder.

System will send the following reminders:

- Reminder prior to the submission due date of the document.
- Reminder prior to the expiry date of the document.
- Overdue notifications after the due date if the document is not submitted based on the frequency.
- Notifications after the expiry date if the document is not submitted after the expiry date.

Note

Reminder will be sent only if,

- The mandatory documents are not submitted.
- The account status is active and authorized.

Reminder will be sent only once.

If reminder date falls on a holiday then system will send the notification on next working day.

Reminder will be sent prior the number of days specified at the account level from expected date of submission or the expiry date.

If there are more than one notifications or reminders of the same message type for which the notification schedule date falls on the same day for the same account, a single notification will be sent which will have the details of all the related documents.

Remarks 1 to 10

Specify the additional information, if required.

3.2.7 Capturing Additional Details

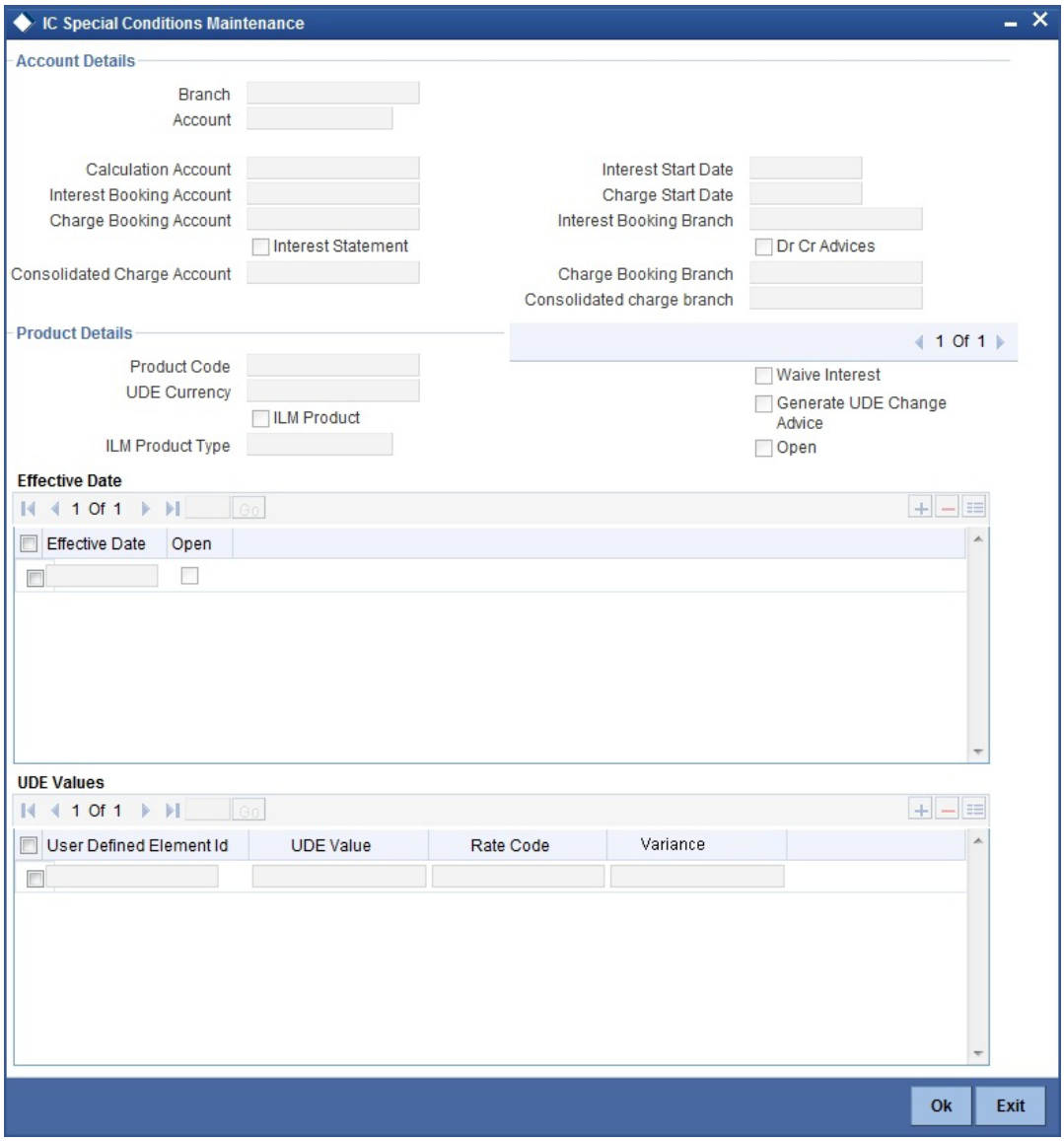
You can capture additional details for the account by clicking the following buttons in the 'Customer Accounts Maintenance' screen:

Button	Function
Interest	This invokes the 'IC Special Conditions Maintenance' screen.
Charges	This invokes the 'Account level charges conditions' screen.
Consolidated Charges	This invokes the 'Account Level Consolidated Charges Conditions' screen.
BIC	This invokes the 'Authorized SWIFT BICs for Customer Account' screen.
Instructions	This invokes the 'Account Operating Instructions Maintenance' screen.
Standing Instructions	This invokes the 'Instruction Diary Summary' screen.
Linked Entities	This invokes the 'Linked Entities' screen.
REG	This invokes the 'REG Details' screen.
Account Status	This invokes the 'Status Details' screen.
Restrictions	This invokes the 'Products and Transaction Codes Restriction' screen.
Currency Limits	This invokes the 'Limits' screen.
MIS	This invokes the 'Management Information System' screen.
Statement	This invokes the 'Statement Details' screen.
Limits	This invokes the 'Account Limits' screen.
Joint Holders	This invokes the 'Joint Holder screen.
Fields	This invokes the 'UDF' screen.

Button	Function
Deposits Instruction	This invokes the ‘Deposits Instruction’ screen.
Billing Parameters	This invokes the ‘Billing Parameters’ screen.
Account Signatory	This invokes the ‘Signatory Details’ screen.
Interim Transactions Report	This invokes the ‘Interim Transactions Report’ screen.
Notice	This invokes the ‘Notice Preferences’ screen
Cards	This invokes the ‘Cards Summary’ screen.
Statistics	This invokes the ‘Account Statistics’ screen.
Cheque Book Request	This invokes the ‘Cheque Book Request’ screen.
Debit Card Request	This invokes the ‘Debit Card Details’ screen.
Sweep In Setup	This invokes the ‘Sweep Structure Maintenance’ screen,
Documents	This invokes the ‘Document Upload’ screen,
Change Log	This invokes the ‘Customer Address Change Log’ screen.

3.2.8 Specifying Interest Details

You can capture details of interest for the account, using the ‘IC Special Conditions Maintenance’ screen. Click the ‘Interest’ button in the ‘Customer Accounts Maintenance’ screen to invoke this screen.



Specify the following details:

Interest Booking Branch

By default, the customer’s account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available.]The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Interest Booking Account

You can select the accounts for booking interests on transactions processed at your bank.

At the time of creating an IC product, if you have maintained the booking account type as Interest (in the 'Interest and Charges – Product Definition' screen), the Interest will be liquidated into the Interest Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Interest Booking Account' field). However, you have the option of booking interest to a different account belonging to another branch also. The accounts maintained in the selected Booking Branch will be available in the adjoining option list. You can select the appropriate account. Interest will then be liquidated into the selected account.

Calculation account

Specify the calculation account. When you specify a calculation account, then all balances and turnovers for the specified account are clubbed with the balances and turnovers for the combined account for calculation purposes.

Charge Booking Branch

By default, the customer's account in the current branch will be displayed in this screen (in the Interest/Charge Booking Account and Interest/Charge Booking Branch fields). However, you have the option of booking interest/charge to a different account belonging to another branch also. You can select the Interest/Charge Booking Branch from the option-list available. The accounts maintained in the selected Booking Branch will be available in the option-list provided for Interest/Charge Booking Account. You can select the account from this list. Interest/Charge will be liquidated into the selected account.

Charge Booking Account

You can select the accounts for booking charges on transactions processed at your bank

At the time of creating an IC product, if you have maintained the booking account type as Charge (in the 'Interest and Charges – Product Definition' screen), the charge will be liquidated into the Charge Booking account. By default, the customer's account in the current branch will be displayed in this screen (in the 'Charge Booking Account' field). However, you have the option of booking charge to a different account belonging to another branch also. The accounts maintained in the selected Charge Booking Branch will be available in the adjoining option list. You can select the appropriate account. Charges will then be liquidated into the selected account.

Interest Statement

You can also indicate if you would like to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Consolidated Charge Branch

By default it will be same as the current branch. However you can select the branch of the consolidated charge account from the adjoining option list.

Consolidated Charge Account

The consolidated charge will be a group of charge products that are linked to one IC product. Select the account that is identified as the master account for collecting the consolidated Fall Below Fee.

The Fall Below Fee is a kind of fee that is charged if sum of average monthly balance of all the accounts is less than the minimum required balance.

Notes

– The master account should be in the same currency as of the other account currencies.

- For the master account, the field should be left blank. This master account is maintained as consolidated charge account on the other set of accounts.
- All the accounts should be belonging to the same customer.
- The Fall Below Fee is waived if the master account or any one of the account has overdraft facility.

Dr Cr Advices

You can indicate whether you want to generate an interest liquidation advice for a customer account. Check the 'Debit/Credit Advices' box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format. No advices will be generated if you leave this box unchecked.

The preference you have made in the Customer Account Class screen will be defaulted here. However, you can choose to change your preference to generate or suppress these Advices.

Interest Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply interest. Interest for this account will be calculated according to the special conditions that you define subsequently.

Charge Start Date

For the account for which you are defining special conditions, you must specify the date from which you would like to apply charges. Charges for this account will be calculated according to the special conditions that you define subsequently.

By default, charges on an account would be applied when the free banking period (if any) elapses. This means that the Charge Start Date is arrived at by the System by adding the Free Banking Period days (if any, specified for the account class used by the account) to the Account Opening Date. If no Free Period has been indicated for the account class used by the account, the Charge Start Date is defaulted to the Account Opening Date (that is, charges on the account would be applied right from the account opening date) and displayed in the Special Conditions Maintenance screen.

You can override the default Charge Start Date and specify the desired start date for charge application.

Product

To calculate interest for an account, you must apply an interest product on the account. To recall, every interest product that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product on the account, interest for the account will be calculated according to the interest rule definition.

For the account for which you are defining special conditions choose the product(s) that you wish to apply. To recall, you can define a Special Condition for an account only if the account class of the account has a General Condition defined for the product. Thus, the picklist from where you select the product for which you want to define a Special Condition will contain products that satisfy one of the following conditions:

- a General Condition has been defined for the product and account class combination
- the product has been defined as a special conditions only product

The interest rule that is linked to the product(s) will determine the interest that is applied on the account.

You may want to apply more than one interest product on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a

debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two products (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest products that you want to apply on an account.

Note

The UDE currency, defined for the product (in the Interest Product Preferences screen) that you apply on the account, is displayed. Note that the UDE values that you specify for the account subsequently will be taken to be in this currency.

You can opt to generate an advice, for the benefit of the customer, when the values of the UDEs defined for the interest rule change.

Generate Rate Change Advice

Check the box 'Generate UDE change advice' at account level, to indicate that interest rate change advice has to be generated for the account at EOD. System generates interest rate change advices for Customer Accounts and Savings accounts when the interest rate changes as part of EOD. For those accounts, when interest rate changes the details are handed off for rate change advice generation and the same is generated in the pre determined swift format as per MT 935.

The advice tag used for interest rate change is RTCHG_ADVICE.

The advice format for interest rate change as per MT935 is given below:

Status	Tag	Field Name	Content/ Options	Remarks
M	20	Transaction Reference Number	16x	Unique Transaction Reference Number generated by system
O	23	Further Identification	16x	Specifies the kind of interest rate Field 23 populated as per account class type. IF Class Type is S or Y Tag will be populated with Currency+'DEPOSIT If Class Type is C Tag will be populated with Currency+CURRENT
O	25	Account Identification	35x	Customer Account Number for which advice is generated

Status	Tag	Field Name	Content/ Options	Remarks
M	30	Effective Date of New Rate	6!n	Effective date of New interest rate in YYM-MDD format
M	37H	New Interest Rate	1/12d	Indicator (C or D depending on whether new inter-est rate is a credit or debit rate) & New interest rate in deci-mal comma format.
O	72	Sender to Receiver Information	35x	
M = Mandatory, O = Optional				

A rule identifies the method in which interest or charge is to be calculated. An interest rule consists of System Data Elements and User Data Elements.

When you apply a product on an account (while defining special conditions for it), interest for the account will be calculated according to the interest rule that you have linked to the product. That is, you merely define the following:

- how the principal should be picked up from the account
- the period for which you want to apply interest
- the type of rate (*not the numeric value*) that should apply

You now have to specify the numeric values of all the UDEs that you identified for the interest rule. The value that you specify here will be used to calculate interest for the account.

All the UDEs that you have identified for the rule (to which the product is linked) will be displayed here. The UDEs that are displayed here can be of four types. They are:

- Credit Rate
- Debit Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you charge on a credit balance is an example of a credit rate.

A User Data Element will be an amount under the following circumstances:

- In the case of a tier structure, the upper and lower limit of a tier or a tier amount
- In the case of a charge, when it is indicated as a flat amount
- Any amount that can be used in the definition of formula(e)

When building an interest rule you may have indicated the UDE to be a number if the interest or charge is based on the number of transactions or the number of account statements. A UDE under this category can also be used to store a numerical value that may be used in a formula.

Now, for each of the UDEs that are displayed, you must specify the values *individually*. If the type of UDE that you have identified for the rule is a 'Rate' element, you can either specify a Rate Code or enter a "value" for the Rate element.

If you specify a Rate Code for the UDE, the value that you have maintained for the rate code will be picked up while calculating interest. However, if you choose to enter a "spread" for the Rate Code, the appropriate value will be computed. (A "Spread" is a positive or negative value that you add or deduct to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up.

If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE Amounts Currency field (in the Interest Product Preferences screen). If you specified the UDE amounts currency as the local currency and the account is in a foreign currency, the currency conversions will be on the basis of the mid rate for the day.

Note

The UDE values that you specify here will only be applied to this account.

The 'Customer Credit Rating' field at the Customer level will be used as a SDE CUSTOMER_CREDIT_RATING for defining status change rules. This will also be available for provision rule definition at the CL product level.

Waive Product

Check this box if you want to waive of a particular interest or charge product that has been specified.

Open

More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it

You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class. You can make the product applicable again by checking the 'Open' box.

Effective Date

The 'Effective Date' of a record is the date from which a record takes effect. You can maintain different values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

Integrated LM Product

The system defaults the Integrated Liquidity Management flag based on the IC product associated with this account (Please refer Integrated Liquidity management for more information).

IL Product Type

The IL product type will be defaulted to pool lead/pool re-allocation based on the ILM product maintained at IC product level.

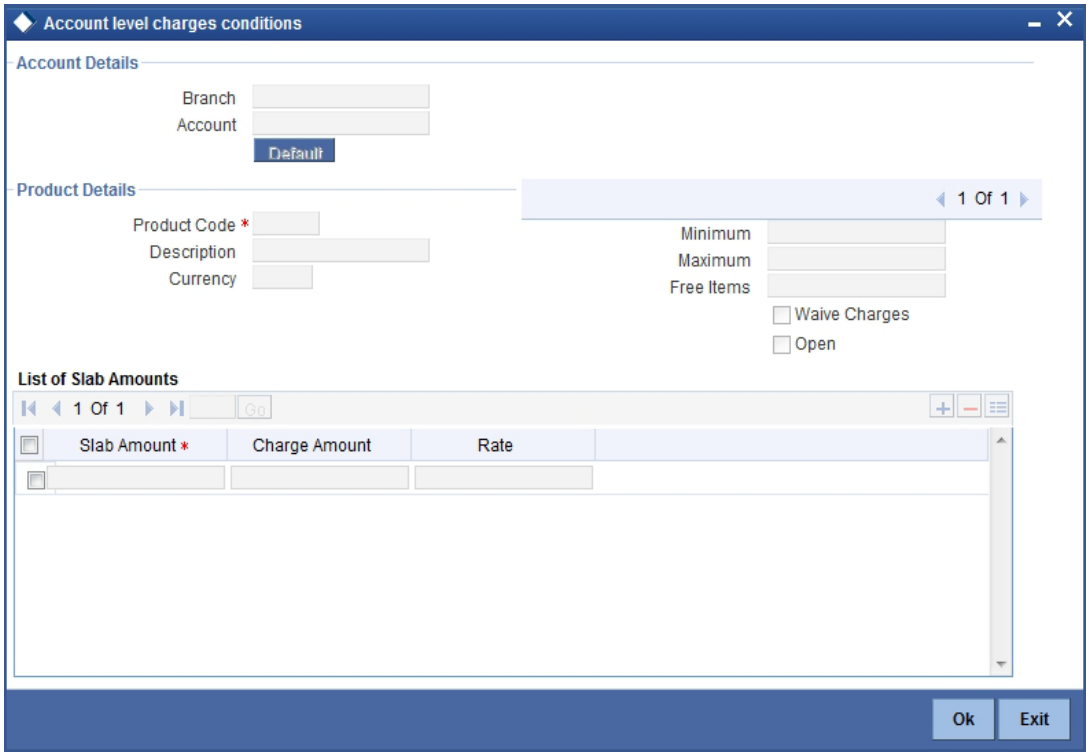
UDE Values

Variance

Specify the variance in the interest rate. This is the variance alone. This value can be modified at any point of time.

3.2.9 Specifying Charge Details

You can capture details of charges for the account, using the 'Account level charges conditions' screen. To invoke this screen, click the 'Charge' button in the 'Customer Accounts Maintenance' screen.



Branch Code

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Account

The Account number of customer (for which you are defining special conditions) is displayed in this field.

> **Note**
>
> You can click the 'Default' button to default the Charge Products and the corresponding details applicable for the account. You can then modify these values to define the special conditions.

3.2.9.1 Specifying Product Details

Specify the following details:

Product

The system defaults a product when you click the ‘Default’ button at the time of account creation. You must modify it to identify the Charge product using which the applicable charges would be collected.

Currency

The charges would be collected in the currency defined for the selected charge product, and this currency is displayed on the screen.

Minimum and Maximum

You must indicate the charge amount range, representing the minimum and maximum charge that can be applied for the account.

Free Items

You must indicate the number of free items for which the customer will not be charged. The number of free items is derived based on the charge basis defined for the charge product in the IC module.

Open

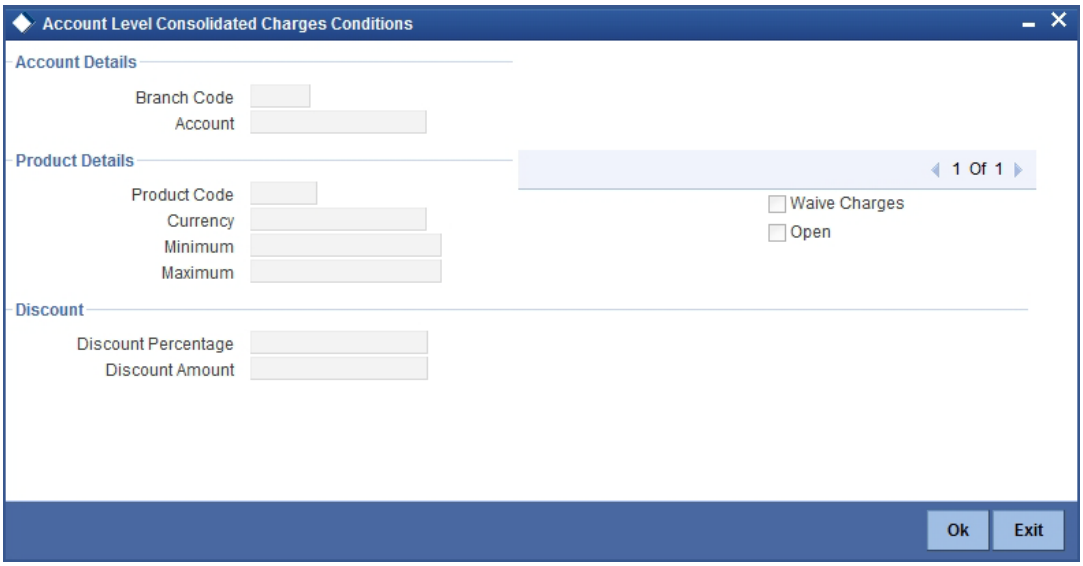
By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the ‘Open’ box.

Waive Charges

You can choose to waive charges for an account.

3.2.10 Specifying Consolidated Charge Details

You can capture details of consolidated charges for the account, using the ‘Account Level Consolidated Charges Conditions’ screen. To invoke this screen, click the ‘Consolidated Charge’ button in the ‘Customer Accounts Maintenance’ screen.



Branch

The Branch Code to which the account belongs (for which you are defining special conditions) is displayed in this field.

Product

You must identify the consolidated charge product using which the applicable charges would be consolidated. The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

When you opt for a consolidated charge product, all the consolidated charge parameters defined for the selected product are defaulted to the account for which the product has been linked. You can change the default in respect of the following parameters:

- Minimum and maximum charge
- Discount percentage and discount amount

Currency

The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

Minimum

You must indicate the minimum charge that can be applied for the account.

Maximum

You must indicate the maximum charge that can be applied for the account.

Open

By default, each charge consolidation charge setup that you set up is enabled and active. You can also disable the setup by checking the Open box.

Waive Charges

You can choose to waive consolidated charges for an account.

Discount Amount

In this field, you can indicate the flat discount amount, if any, which would be applicable for the consolidated charge calculated for the account. After the discounting has been applied, the Maximum and Minimum validations are performed.

Alternatively, the discount, if any, which is applicable, can be specified as a percentage of the calculated consolidated charge amount.

Discount Percentage

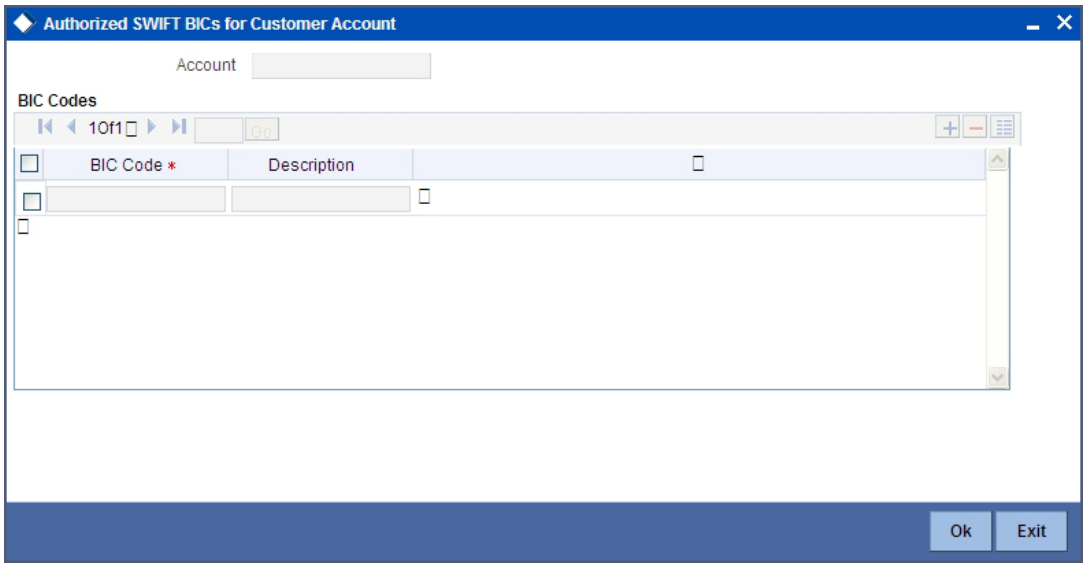
You can indicate the discount percentage, if any, which would need to be applied to the calculated charge. After the discounting has been applied, the Maximum and Minimum validations are performed.

The discount, if any, which is applicable, can also be specified as a flat discount amount.

3.2.11 Specifying BIC Details

You can capture details of all SWIFT BIC that should be allowed for a customer account, using the ‘Authorized SWIFT BICs for Customer Account’ screen.

To invoke this screen, click ‘BIC’ button in the ‘Customer Accounts Maintenance’ screen.



Account Number

The system defaults the account number of the customer in this field.

BIC Code

Specify the BIC here. You can choose any valid BIC maintained in the 'BIC Code Maintenance' screen.

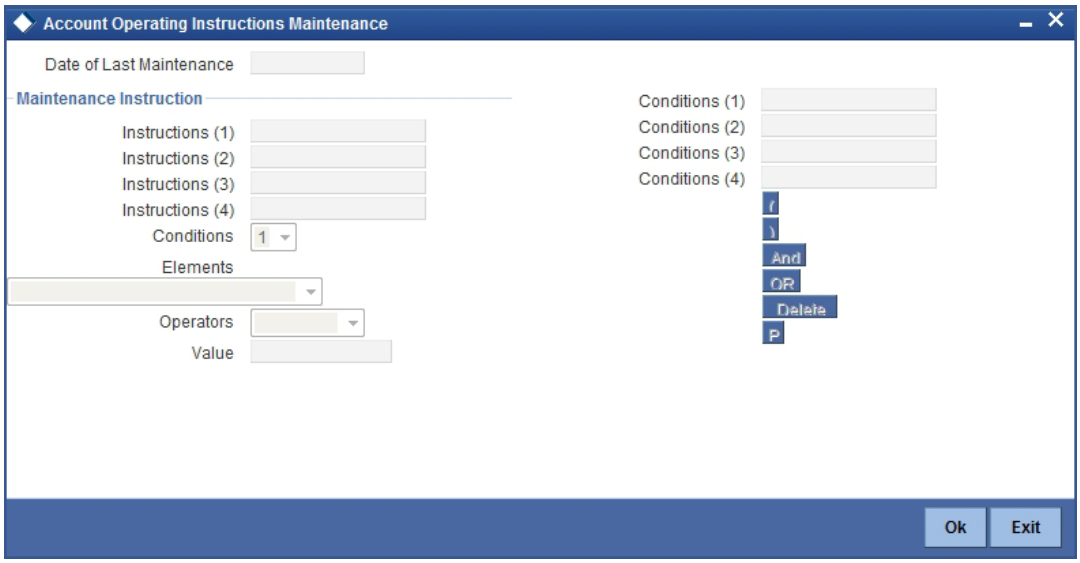
Description

The system displays the description for the corresponding BIC that you have specified.

3.2.12 Specifying Account Operating Instruction Details

You can capture details for operating the account, using the 'Account Operating Instructions Maintenance' screen. To invoke this screen, click 'Instructions' button in the 'Customer Accounts Maintenance' screen.

The screen is shown below:



Date of Last Maintenance

The current system date is also displayed

Instructions

Specify the instructions to be borne in mind when operating a customer account

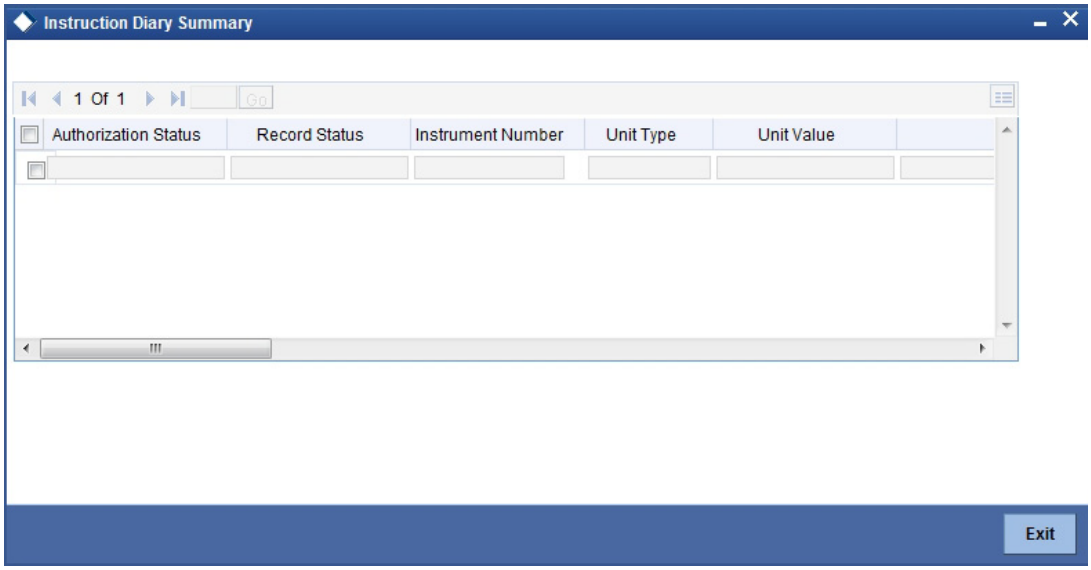
Conditions

You can maintain the instructions using the above screen during the account opening. The maintained instructions can be viewed from the 'Account Maintenance' screen invoked from Signature Verification screen.

For more details on 'Signature Verification' screen refer chapter Verification of Signatures in 'Sign Verify' module.

3.2.13 Specifying Standing Instruction Details

You can capture details of standing instructions for the account, using the ‘Instruction Diary Summary’ screen. To invoke this screen click the ‘Standing Instructions’ button in the ‘Customer Accounts Maintenance’ screen.



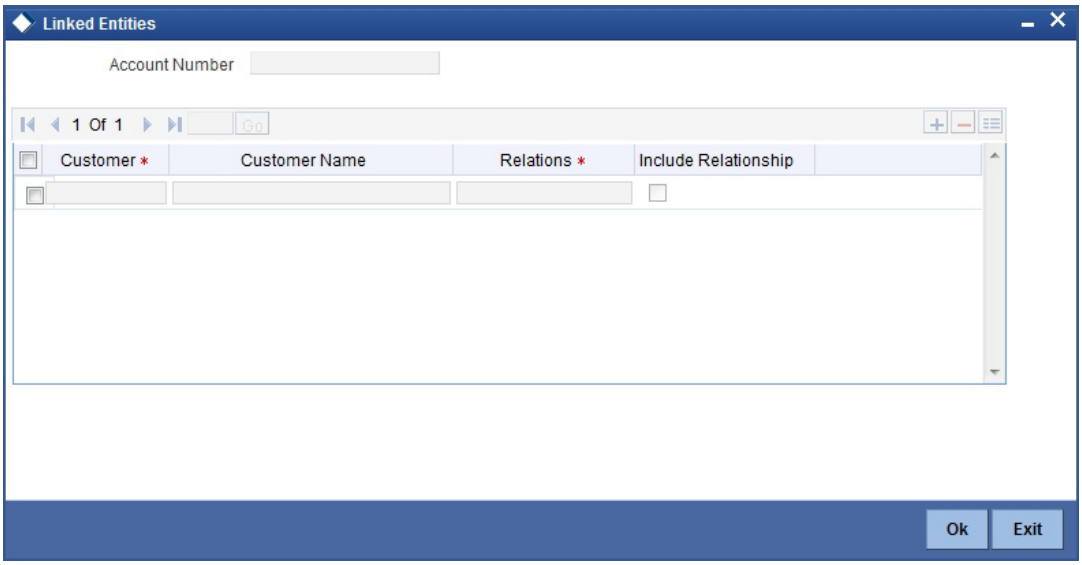
Here you can view the following details:

- Authorization status
- Record status
- Instruction number
- Unit type
- Unit value
- Branch code
- Instruction
- Instruction type
- Execution days
- Execution months
- Execution years
- Month end flag

- Holiday rule
- First due date
- Next due date
- Next execution date
- Condition elements
- Operator
- Condition value
- Account officer
- Special instruction type
- Expiry date
- Special instruction

3.2.14 Specifying Linked Entities

You can capture details of linked entities for the account, using the 'Linked Entities' screen. To invoke this screen; click the 'Linked Entities' button in the 'Customer Accounts Maintenance' screen.



Customer

Select the customer from the option list with whom you want to establish the relationship with the customer account that you are maintaining.

Description

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change the description.

Relationship

You have to choose a relationship code to establish a relationship between the customer being selected and the customer account you are maintaining.

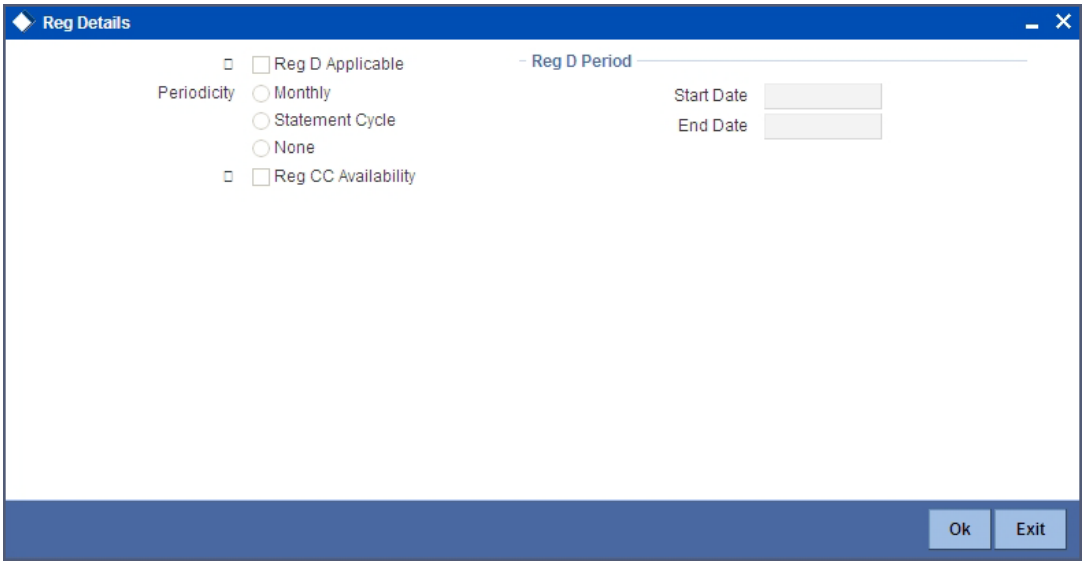
By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

3.2.15 Specifying REG Details

Reserve Requirements for Depository Institutions (Regulation D) is a US Federal Reserve Board regulation that limits the number of preauthorized withdrawals and transfers from a savings account or money market account. The regulation applies to all United States banking institutions offering such accounts. In consumer banking, 'Regulation D' often refers to §204.2(d)(2) of the regulation, which places a limit of six withdrawals or outgoing transfers per month from savings or money market accounts via several transaction methods.

The Expedited Funds Availability Act (EFA or EFAA) was enacted in 1987 by the United States Congress in order to standardise hold periods on deposits made to commercial banks and to regulate institutions' use of deposit holds. It is called as Regulation CC or Reg CC after the Federal Reserve regulation that implemented the act. Regulation CC stipulates four types of holds that a bank may place on a cheque deposit, at its discretion.

You can capture limited Regulation D and regulation CC details for the customer account, using the 'REG Details' screen. To invoke this screen, click the 'REG' button in the 'Customer Accounts Maintenance' screen.The screen is shown below:



Reg CC Availability

Check this box if the check deposits into this account should be considered for Regulation CC aggregation.

Reg D Period

Specify the following details.

Reg D Applicable

Indicate whether the Regulation D limits are applicable for the account

Periodicity

If you indicate the periodicity of Regulation D applicability as 'Statement Cycle', the restricted transactions would be counted over the primary statement cycle defined for the customer account.

Start Date

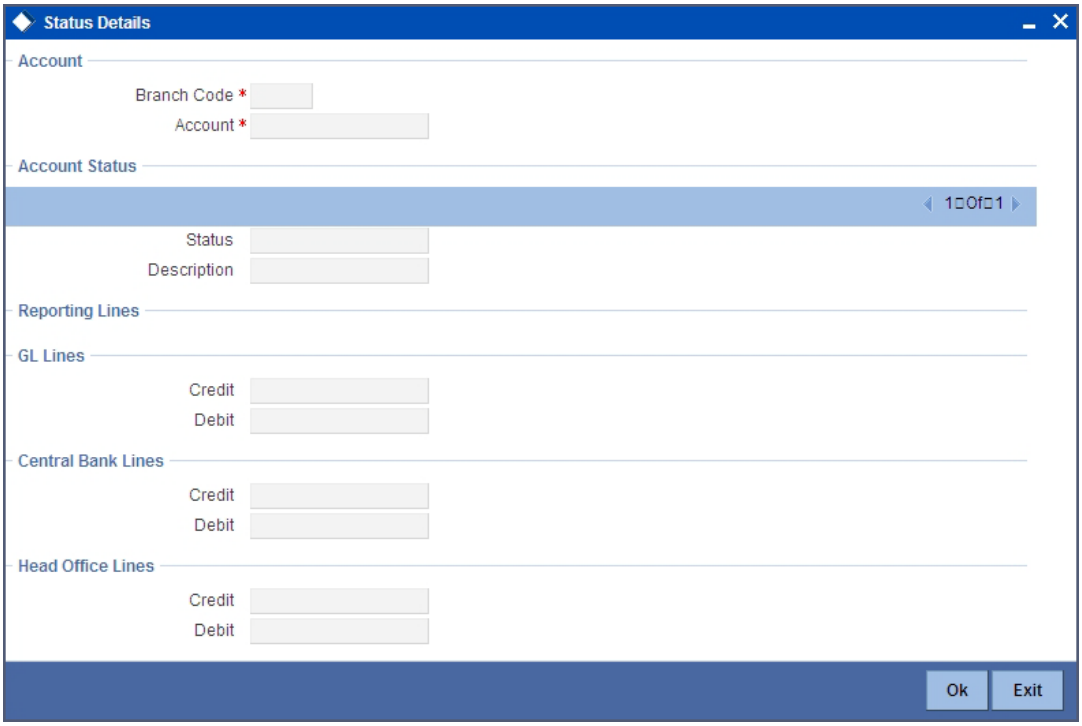
The start date for Regulation D applicability is first set to be the date on which you mark the availability option in this screen. Subsequent to the first period, the EOD process would update the start date according to the periodicity defined.

End Date

Subsequent to the first period, the EOD process would update the end date according to the periodicity defined.

3.2.16 Specifying Account Status Details

You can specify status details for the account, using the 'Status Details' screen. To invoke this screen, click the 'Account Status' button in the 'Customer Accounts Maintenance' screen.



Here you can capture the following details:

Branch

The system defaults the code of the current branch

Account Number

The system defaults the account number from the main screen

Status

You can select the different status codes applicable to the account, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

On selection of the status, the associated description will be displayed alongside

Dr and Cr GL Line

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the

list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in debit. This line is maintained in the 'Reporting Lines Maintenance' screen.

Cr Central Bank Line

Specify the Central Bank line to which this account will report to, if it is in credit. This central bank line is maintained in the 'Reporting Lines Maintenance' screen.

Dr Head Office Line

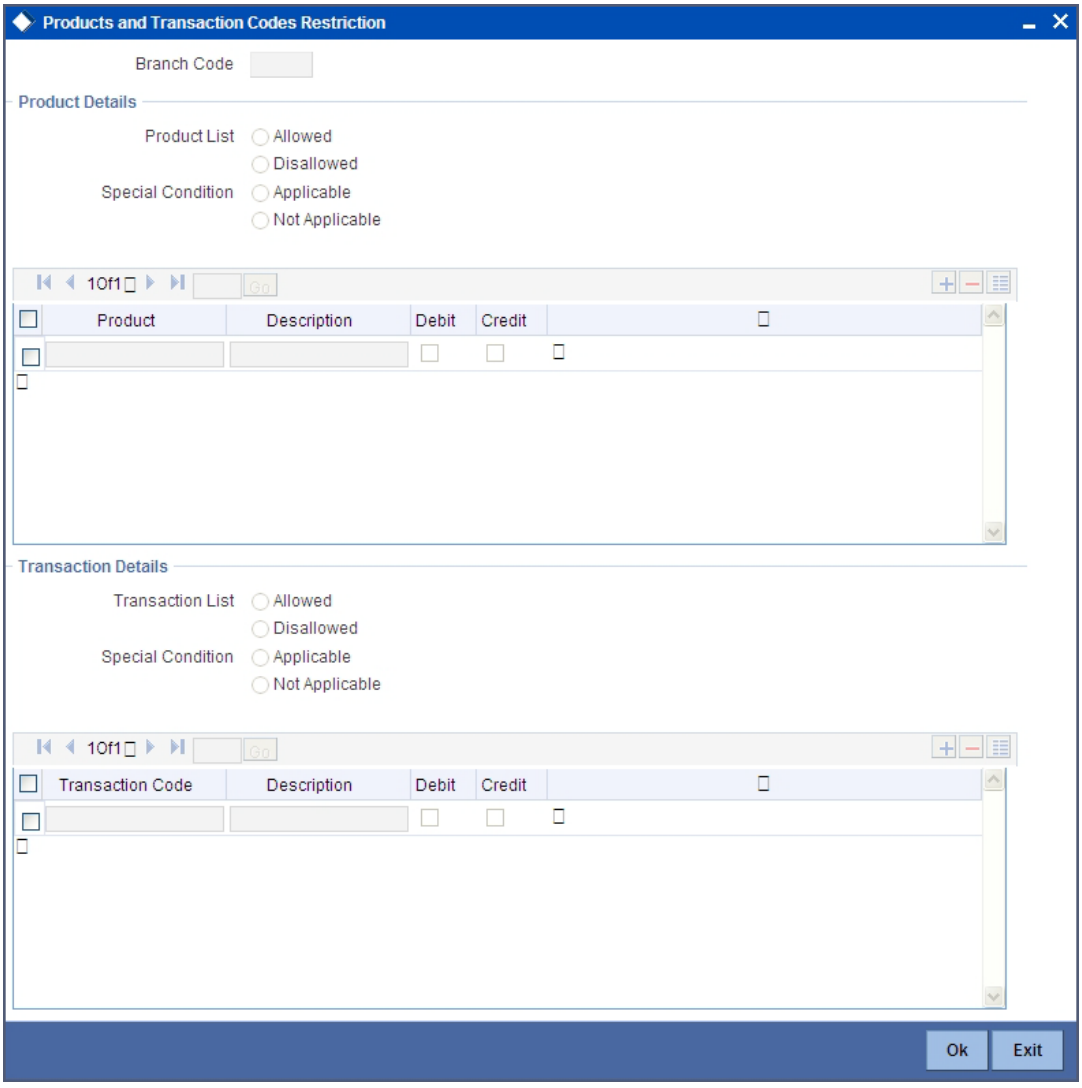
Specify the Debit Head Office GL to which the account will report, if they are in a debit

Cr Head Office Line

Specify the Credit Head Office GL to which this account will report, if it is running in credit

3.2.17 Specifying Restriction Details

You can specify restrictions for the account, using the 'Products and Transaction Codes Restriction' screen. To invoke this screen, click the 'Restriction' button in the 'Customer Accounts Maintenance' screen.



3.2.17.1 Specifying Product Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Special Condition Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Special Condition Not Applicable'.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the products entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the products entered in the multi entry block will be disallowed

Product Code

You can select the products and specify the type of transaction (Dr, Cr or both) that you would like to allow/disallow for each product. In contracts involving the selected products, the accounts would be used for processing the selected type of transaction. For instance, assume that for the account A1, you have allowed 'Dr' for the product ABCD. This would mean that if a Dr entry for the product ABCD is passed to the account, A1, it would go through but in case a Cr entry is passed for this product, then the system will display a message indicating that the transaction is restricted for the account.

Description

The system displays the description for the product code that which you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr Transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow Dr transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

3.2.17.2 Specifying Transaction Restriction

Special Condition

By default, the restrictions maintained at the account class level will be displayed here. When you define transaction code or product restriction attributes for an account itself, rather than for the account class to which it belongs, it is referred to as a Special Condition. You can apply special conditions by selecting the option 'Special Condition Applicable' at the account level. If you opt to define special conditions for an account the 'restrictions' defined for the Account Class, to which the account belongs, will NOT apply to this account. If you wish to continue with the account class restrictions, opt for 'Special Condition Not Applicable'.

Restriction Type

Specify the restriction type here. The options available are:

- Allowed – If you select this, the transaction code entered in the multi entry block will be allowed for that customer account
- Disallowed – If you select this option, the transaction code entered in the multi entry block will be disallowed

Transaction Code

Likewise, you can maintain restrictions for transaction codes as well

Description

The system displays the description for the transaction code that you have specified

Dr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

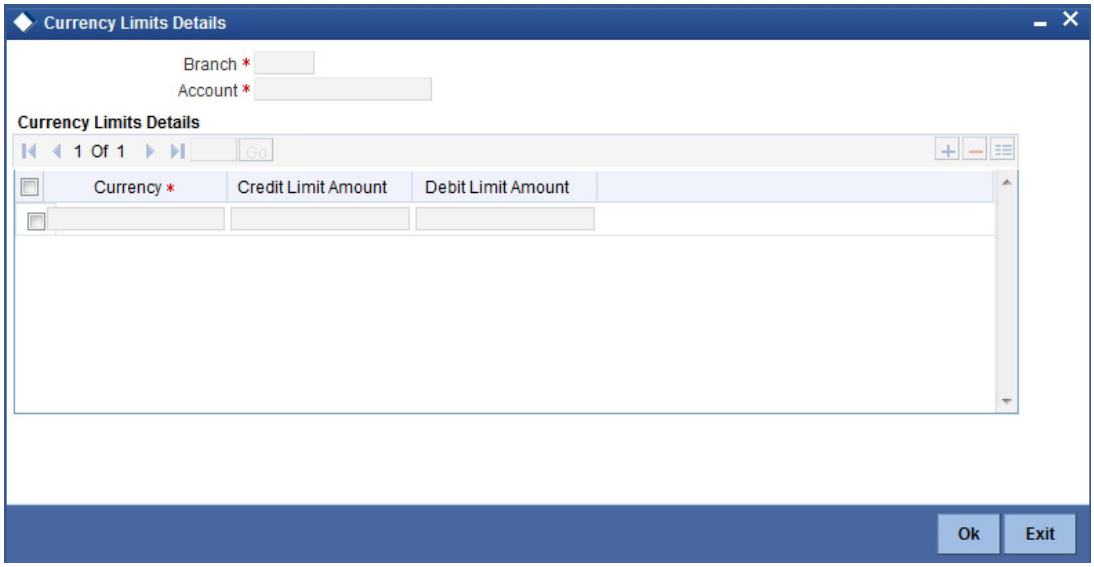
Cr

During transaction processing, the system will validate whether any restrictions are placed on the account based on either product and/or transaction code. If you have indicated to allow debit transactions for the product ABCD, and attempt to post a credit entry, the system will seek an override. You can continue the transaction, despite the restrictions, by providing appropriate reasons for the same.

During maintenance or online operations, in the respective contract screens for the restricted transactions, when you specify the customer account, the system checks whether the account is restricted for the product that has been selected, or the debit/credit transaction type. If so, an override is sought when such contracts are saved.

3.2.18 Specifying Currency Limits Details

You can specify restrictions for the account, using the ‘Currency Limits Details’ screen. To invoke this screen, click the ‘Currency Limits’ button in the ‘Customer Accounts Maintenance’ screen.



Account Number

The system displays the customer account for which PC limits are being maintained

Currency

Specify the currency in which the auto exchange limits should be maintained. The adjoining option list displays the currency codes maintained in the system. You can choose the appropriate one.

Cr Lmt Amt

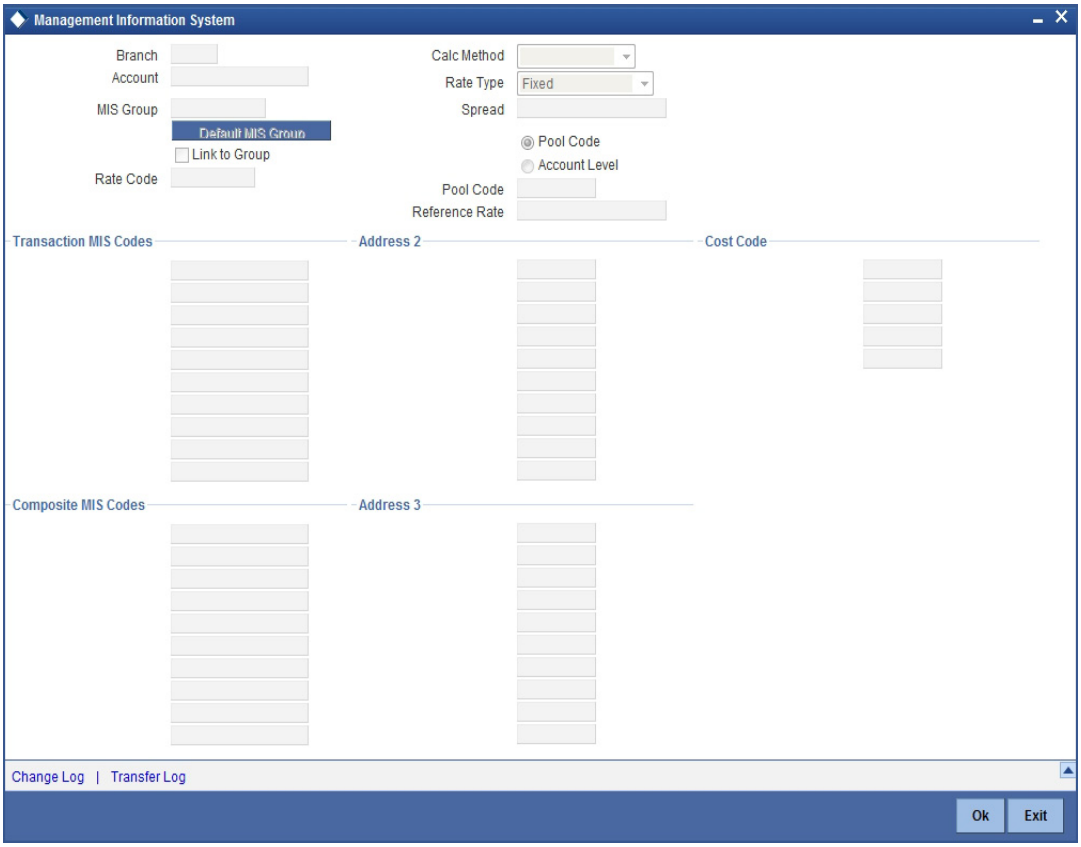
Specify the credit limit amount in the chosen currency.

Dr Lmt Amt

Specify the debit limit amount in the chosen currency.

3.2.19 Specifying MIS Details

You can capture Management Information System details for the account, using the ‘Management Information System’ screen. To invoke this screen; click the ‘MIS’ button in the ‘Customer Accounts Maintenance’ screen.



Branch

The current logged-in branch code is displayed here

MIS Group

For an account, the transaction type of MIS class will be picked up from the account class

Rate Code

Specify the rate code. Select the appropriate one from the adjoining option list, which displays all valid rate codes maintained in the system

Link to Group

If an MIS Group is linked, you can indicate whether the linkage with the group should always be maintained. If yes, any change to the MIS Group will automatically apply to the customer to whom the MIS Group is linked. If not, the entities defaulted for the customer will continue, even if they are changed subsequently for the group.

Calc Method

System displays the calculation method.

Rate type

If you have indicated that rates maintained for the individual account should be picked up for MIS refinancing you have to specify the Rate Type that is to be used. The options available are:

- Fixed
- Floating – Automatic – indicating that the system should pick up the refinancing rate associated with the account. Since the account number is linked to a Rate Code the system picks up the rate code associated with the account when the EOD processes are run to refresh the various rates.

Select the appropriate.

Pool Code/Account Level

The Pool Code/Account Level to which the account class or product belongs should be defined.

Pool Code

For an account, the pool code will be picked up from the account class.

Transaction MIS Group

For an account, the transaction type of MIS class will be picked up from the account class.

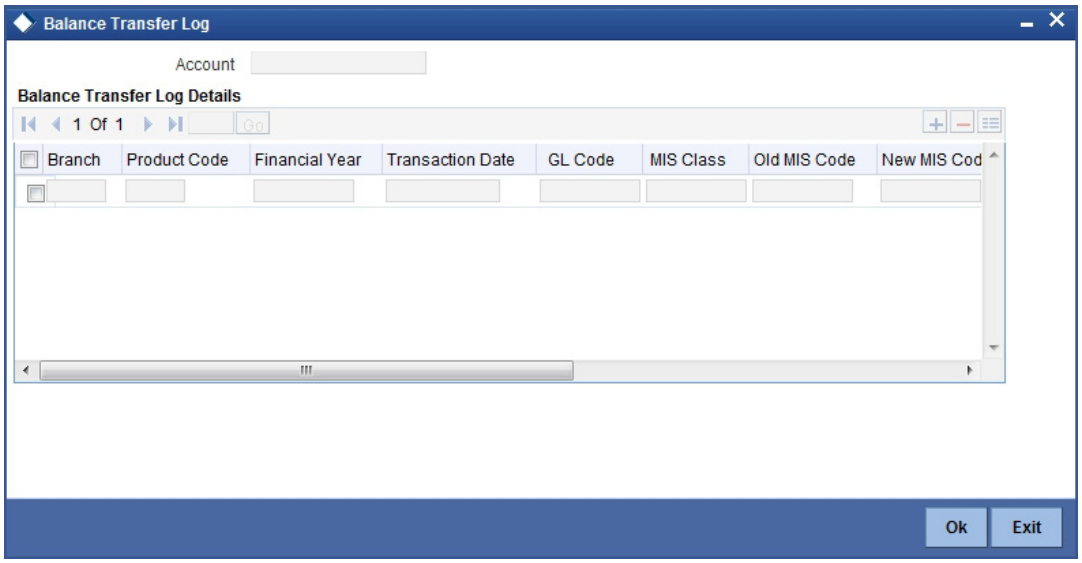
Composite MIS Group

The composite type of MIS class will be defaulted from those defined for the customer.

Cost Code

For an account, the cost codes will be picked up from the account class.

3.2.19.1 Specifying Transfer log details



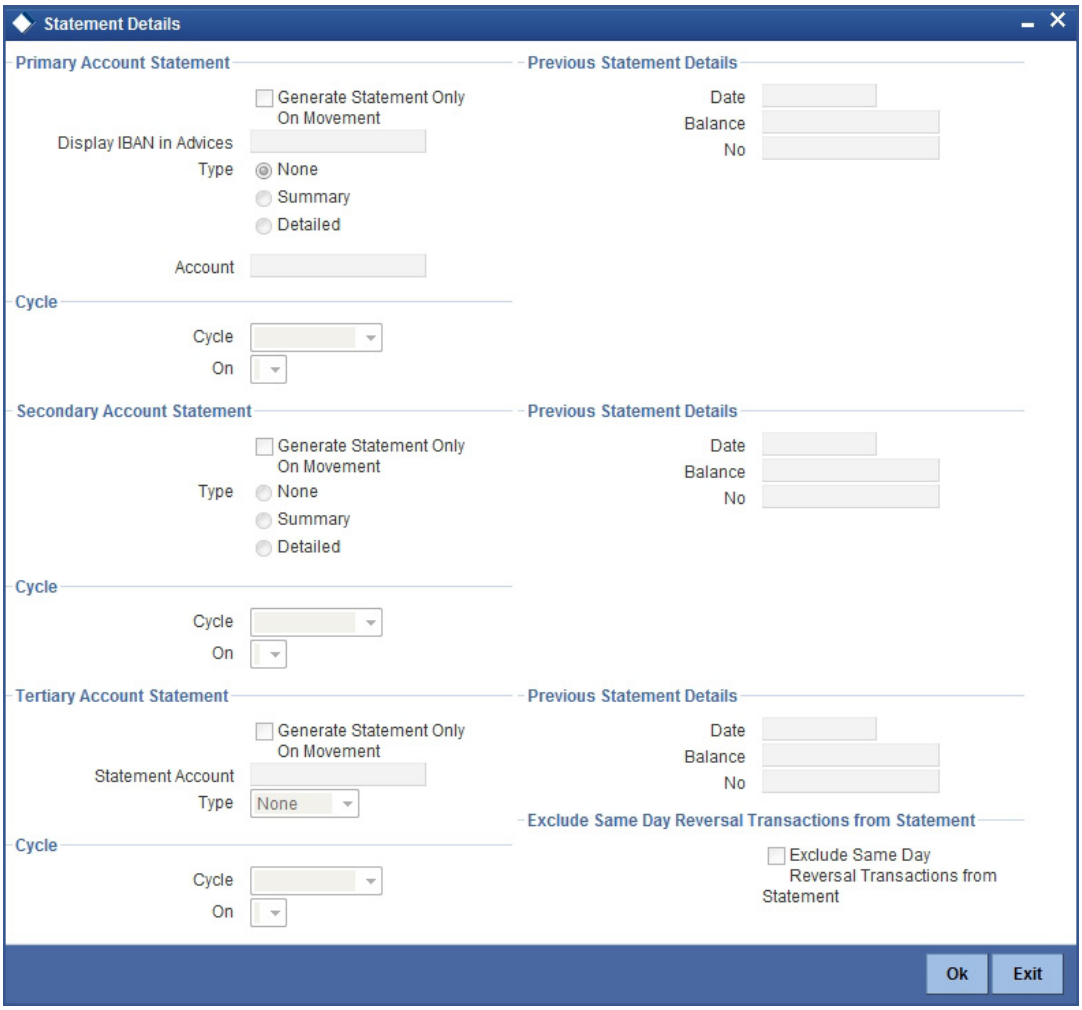
Here you can capture the following details:

Account Number

This is the account number of the deposit. If you specify an account that is disallowed for your user id and move to the next field the system will throw up an error/override. The restricted accounts for users ids are maintained in the 'User Account Class Restrictions' screen. The system will perform this validation for default settlement pick up also.

3.2.20 Specifying Statement Details

You can specify restrictions for the account, using the 'Statement Details' screen. To invoke this screen, click the 'Statement' button in the 'Customer Accounts Maintenance' screen.



Account Number

The system displays the account number for which you are setting the statement details

Primary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date)

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On the September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Display IBAN in Advices

If you would like to print the IBAN number of the customer on advices sent to the customer, you can enable the Display IBAN in Advices option by checking it. This specification will be defaulted from the account class linked to the customer account. You will be allowed to change it for a specific account.

You can choose to print the IBAN Number in advices that are sent to the customer by enabling the check box positioned next to the Display IBAN on Advices field. If the Display IBAN on Advices check box is disabled, you can enable this option by checking the box. Consequently, the IBAN Account Number will be printed on all customer correspondence (Debit/Credit advices) involving the particular account.

Because of choosing to print IBAN numbers in the correspondence sent to the customer, the Oracle FLEXCUBE account number will be replaced by the IBAN number. The lists of SWIFT messages that will include IBAN account numbers are as follows:

- MT940 – Customer Statement Message
- MT950 – Statement Message
- MT900 – Confirmation of debit
- MT910 – Confirmation of Credit

Note

While processing incoming payments, the system checks to see whether the account involved is an IBAN account. If the account is an IBAN account, it will be processed with the corresponding Oracle FLEXCUBE account number.

Secondary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option, the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Tertiary A/c Statement

This refers to the type of statement to be generated periodically by the system, for this account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the adjoining drop-down list. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days
- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day
- The last working day for months < 31 days

For a fortnightly statement, you could specify 1 and 15

For all other cycles, account statement will be generated on the last day of that cycle

Generate Stat. Only On Movement

You can indicate that an account statement should be generated for the customer's account only when there has been a movement of funds into the account or when funds have been transferred out of the account.

For instance, let us assume that on the August 21, 2001, you have set the account statement generation frequency as Daily for the account LI020804. On September 5, 2001, there has been no movement of funds in the particular account. If you have opted for the Generate Only on Movement option the system will not generate a statement message for September 5, 2001.

If you choose not to enable this option, account statements will be generated regardless of whether there has been a movement of funds or not.

Exclude Same Day Reversal trns from Stmt

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

This specification is defaulted from the account class linked to the account. You can change it for a specific account.

Statement Account

A customer may have two or more accounts with your bank but may desire to receive a single consolidated account statement.

Oracle FLEXCUBE allows you to link accounts. For the particular account whose statement preferences you are defining you can indicate the parent account to which the account should be linked for statement generation purposes.

The statement account is applicable for all type of account statements (Primary, Secondary and Tertiary). If the statement account has been specified, you cannot enter other statement details.

If the statement account is not specified for a particular account then the account can be a statement account for other accounts. If statement accounts have been maintained, during EOD, the account statement will not be individually generated for the child accounts. Instead a consolidated account statement would be generated based on the frequency specified for the parent account.

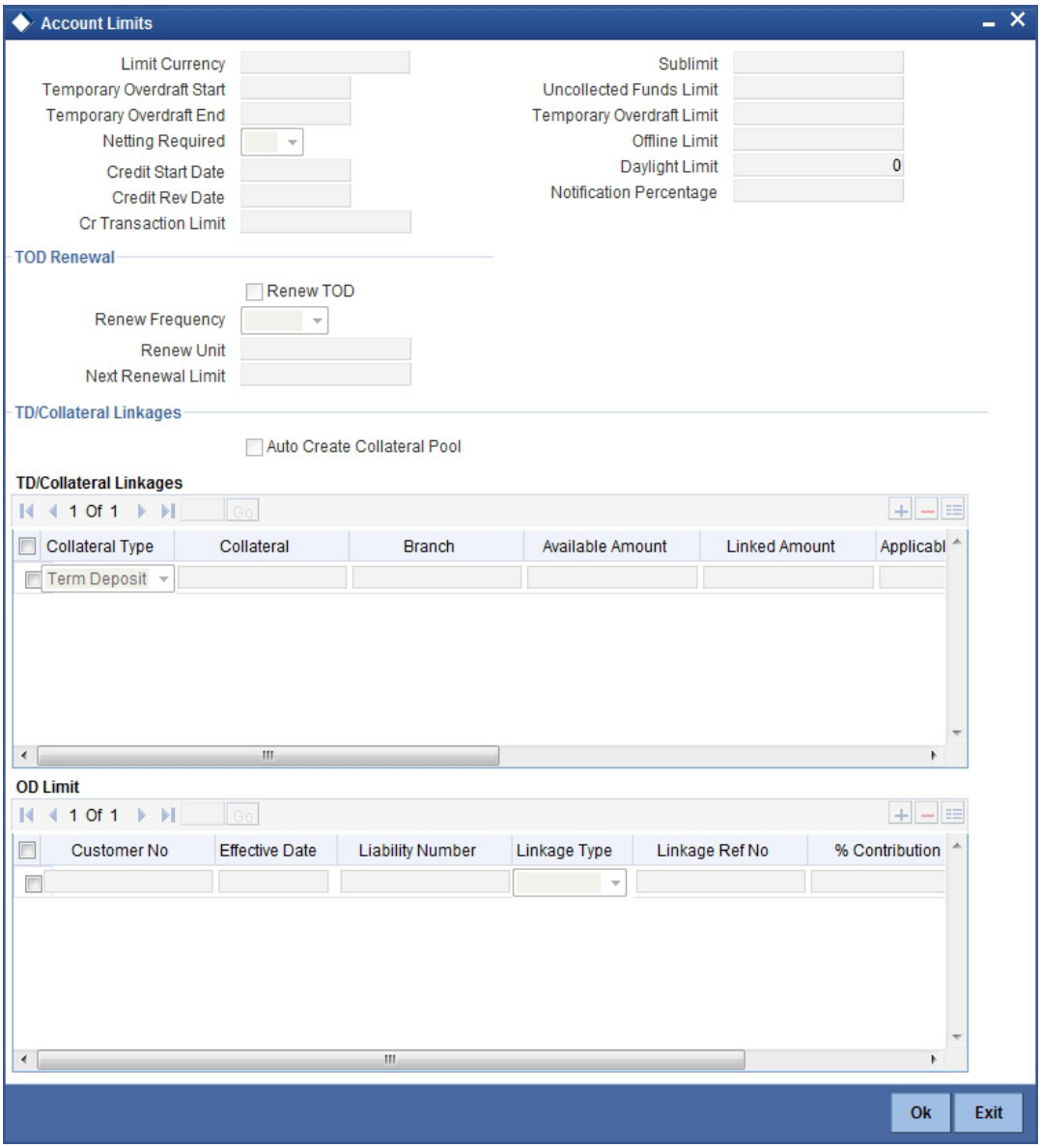
While closing a parent account, a message will be shown requesting removal of the parent-child account linkage.

To view the details of loan instalment recovery and charge recovery details in the Account Statement Report following tags will be included:

- _LNCHGDTLS_
- _CLCHGACC_

3.2.21 Specifying Account Limits

You can capture details of account limits, using the 'Account Limits' screen. Click the 'Limits' button in the 'Customer Accounts Maintenance' screen to invoke this screen.



Temp. OD Start and End

The start and end dates represent the dates from which the temporary overdraft limit becomes effective upto the date on which it should ceases to be effective.

Netting Required

To process linked accounts, which are marked for referral, you will need to enable the Netting Required option. This option is defaulted from the Credit Line associated with the customer account. If you change the default option, the system displays an override message.

Temp. OD Limit

The temporary OD limit is the limit upto, which any overdraft is allowed, for a specified time period, over and above the limit set for this account.

This limit is independent of any credit line linked to this account. This is mostly used for short term overdrawing.

Sublimit

The sub-limit represents that portion of the total credit amount that can be used by this customer account. The sub-limit need be input only when the account is to be limited to a portion of the available line amount.

While passing transactions to an account with a sub-limit the first credit check made is against this sub-limit amount. If the sub-limit is crossed, you will be asked for an override.

Uncoll. Funds Limit

The uncollected funds limit represents the credit transaction amounts that have not been collected as of the current day. You can set the limit upto which withdrawal is allowed against uncollected funds.

The uncollected opening balance is reset with the current uncollected balance amount during the EOD process. This amount is to be considered when calculating Central Limit availability.

Offline Limit

This is the limiting amount till which transactions will be carried out between account(s) for the account class you are defining here, between branches when the database connectivity is not functional.

Daylight Limit

The daylight limit is the limit up to which an overdraft is allowed for the business day. The daylight limit will be added to temporary overdraft to calculate the available balance if EOD is not in progress. Daylight limit is not considered during EOD.

Note

You can specify the daylight limit only if ‘Daylight Limit’ option is checked in linked ‘Account Class - Preferences’ screen. By default, the system will display the value as zero. You can however change it.

SOD Notification %

Specify the consolidated percentage utilization used for notification of the limit breach under the SOD (secure overdraft).

For more information on SOD Alert Generation, refer topic ‘Generating Alert for SOD Utilization’ later in this chapter.

Cr Transaction Limit

This is the limit for credit transactions in the account currency. When a transaction exceeds this limit, an override is displayed. The override requires a dual authorization to save the transaction.

Credit Start Date

This is the date from which this monitoring comes into effect. The check will be performed for all entries to customer accounts with transaction (booking) date greater than or equal to the start date.

Credit Rev Date

This is the date on which you would wish to revise this limit. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can be left blank.

3.2.21.1 Specifying Temporary over Draft Renewal Details

Renew TOD

Check this box if you want to renew TOD. Renewal of TOD will be done as part of casapks batch process.

Renew Frequency

Specify the renew frequency from the drop-down list. The available options are:

- Days
- Months
- Years

Renew Units

Specify the renew units.

The following validations need to be done for the frequency:

- If 'Renew Frequency' chosen is 'Days' then 'Renew Units' cannot be greater than 366
- If 'Renew Frequency' chosen is 'Months' then 'Renew Units' cannot be greater than 12
- If 'Renew Frequency' chosen is 'Years' then 'Renew Units' can be given in terms of years

Next Renewal Limit

Specify the TOD amount that can be renewed in next cycle.

TD/Collateral Linkages

Auto Create Collateral Pool

Check this box to indicate that collateral pool needs to be created automatically based on the collateral linkage details specified. You can enter collateral linkages details only when you check this field.

3.2.21.2 Specifying OD limits

Here you can specify the following:

Customer No

Specify the customer number to link the credit line. You can link customer of the account or customers linked as a part of joint venture.

Effective Date

Specify the effective date for the linked line. The system defaults the application date if the effective date is left blank. Effective Date can be past or current date but cannot be a future date.

Note

Effective Date should not be earlier than the:

- start date of the linked limits
- booking date of CASA account.

If multiple lines are attached to an OD account then the:

- SDE for line amount returns the sum of the line amount of the attached facilities till the current day. But the percentage mentioned while linking the line is not considered.

The interest is recalculated if the effective date or limit amount is changed.

If the effective date is within the current period, then the interest is recalculated from the period start date and the accrual entry is passed.

If the effective date is earlier than the current liquidation period, then interest recalculated for the period prior to the current liquidation period is posted as adjustment entries.

Effective date is applicable only for the linkage type 'Lines'. If effective date is specified for Collateral or Collateral pool, then the system displays an error message.

You cannot attach a line which was active on past date and inactive on the system date. The option for facility displays the facilities active on application date and not for the effective date.

You can delink the unutilized lines. The date of delinking is stored in an internal data store. From the effective date till the date of delinking the line will be considered as linked.

Any modification of the facility amount is also stored in internal data store to get the effective line amount for a specific date.

For interest calculation, the existing SDE , LINE_AMOUNT will be used to give the total limit amount available on that effective date.

If back valued line is attached or an expired line is renewed from a back value date, then you can recompute the interest considering the line which is available from back value effective date or from the old expiry date.

On the expiry date of a particular line, it is considered for the interest calculation. LINE_AMOUNT SDE will return the line amount on the date of expiry and will return to zero after the expiry date

Liability No

The system displays the liability number of the customer.

Linkage Type

Specify the linkage type from the adjoining drop down list. The list displays the following values:

- Facility (credit line)
- Collateral Pool
- Collateral

Linkage Ref No

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as 'Facility' then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as 'Collateral Pool' then you have to enter collateral pool code in the Linkage reference number field.

- If you have selected linkage type as ‘Collateral’ then you have to enter collateral code in the Linkage reference number field.

% Contribution

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

The total sum of ‘Percentage of Contribution’ should be equal to 100%, excluding the line for JV customers. If the total sum is not equal to 100%, then the system will display the error message as “Sum total of Limits Percentage should be 100”.

Sequence No

Specify the sequence number of the limit linkage. If you do not specify any value then the system will generate data automatically. However, if there is any rounding related mismatch then the system will pass a different amount in the sequence number of the linkage.

Note

If an account does not have sufficient balance or the balance is already used from the line, the system updates the utilised amount of all lines and liabilities which are part of ‘Customer Account Maintenance’ screen. The amount utilised for the specific line is based on the percentage specified. If there is any rounding issue during allocation of utilisation amount to different credit lines, the system will adjust it with the last credit line with which it is linked. However, if credit line is added, deleted or a percentage of contribution is changed then based on the updated maintenance, the system will update the utilisation of credit lines.

If the credit line is not maintained for Joint venture then the system will track the utilization at liability level only.

3.2.22 Specifying Linkages Details

Oracle FLEXCUBE facilitates linking a new TD or collateral and de-linking the existing TD or collaterals. Also, you can modify the linked amount and spread for existing collaterals. The modified linkages will be effective from the start of the current liquidation cycle.

Here you can specify the following collateral details:

Collateral Type

Select the collateral type from the options available. The options available are as follows:

- Term deposit
- Collateral
- Unsecured collateral

Note

- If collateral type is chosen as TD or unsecured collateral then the system first creates collateral for the TD’s or unsecured collateral automatically and then creates the collateral pool during authorization of the OD Account.
- On automatic rollover of TD’s linked to the OD Account, the latest rate of the associated float rate code will be applied. The fields ‘Applicable interest rate’, ‘Rate of Interest’ for the OD account will be updated automatically during rollover of TD.

- If collateral type is chosen as collateral during creation of OD account and if interest rate is not available in collateral then the interest spread entered by the user will be considered as ‘Rate of interest’ for the OD account.
- If TD is linked as collateral then during auto creation of collateral pool the expiry date will be considered as the maturity date of the TD. During auto rollover of the linked TD the expiry date will be automatically updated as the next maturity date of the TD.

Collateral

Specify the Term deposit or the collateral which needs to be linked to the overdraft account from the adjoining option list.

Note

Multiple TDs/Collaterals can be linked to a single OD Account.

Branch

The system displays the branch code of the TD or collateral.

Available Amount

The system displays the available amount of the TD or collateral.

Linked Amount

Specify the linkage amount. The linked amount should not be greater that the available collateral amount

Applicable Interest Rate

The system displays the interest rate applicable to the TD or collateral on choosing the collateral.

Interest Spread

Specify the spread amount which will be used to calculate the rate of interest.

If collateral type is chosen as unsecured collateral then you should input the interest rate in the interest spread field. On saving, the system defaults the rate of interest same as interest spread.

Rate of Interest

The system displays the interest rate applicable to the OD Account.

Collateral Category

Specify the collateral category using which collateral will be created from the adjoining option list. If collateral type is TD or collateral then only secured collateral category will be displayed in the option list. If collateral type is unsecured collateral then only the unsecured collateral category will be displayed in the option list.

You can De-link or Add new TD/Collateral. For existing collaterals, system supports modification of linked amount and spread. The modification will be effect from the start of the current liquidation cycle

Hair Cut

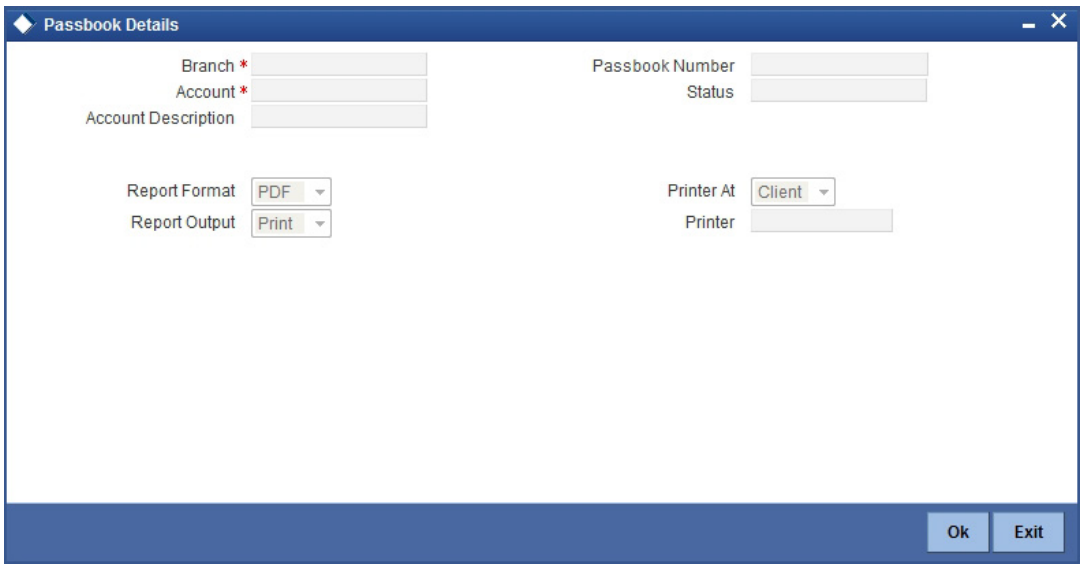
Specify the haircut percentage available for the collateral category you entered.

System validates whether the TD Linked to the OD account is marked for auto rollover. If Auto rollover is not marked for the TD then the system will automatically mark the TD as Auto rollover during authorization of the OD Account. Rollover type will be set to P+I if interest booking account is same as TD and payout details for interest component is not maintained

for the TD. Rollover type will be set to P if interest booking account is not same as TD or payout details for interest component is maintained for the TD.

3.2.23 Specifying Document Details

You can capture the customer related documents in central content management repository through the ‘Document Upload’ screen. Click ‘Documents’ button to invoke this screen.



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Type

Specify the type of document that is to be uploaded.

Document Reference

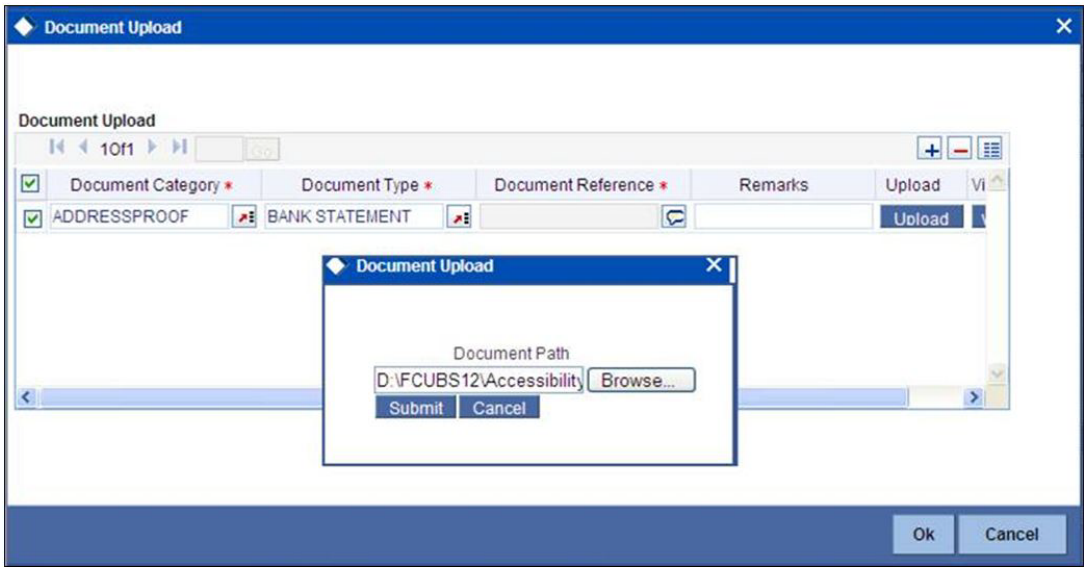
The system generates and displays a unique identifier for document reference.

Remarks

Specify the additional information, if any.

Upload

Click ‘Upload’ button to open the ‘Document Upload’ sub-screen. The ‘Document Upload’ sub-screen is displayed below:



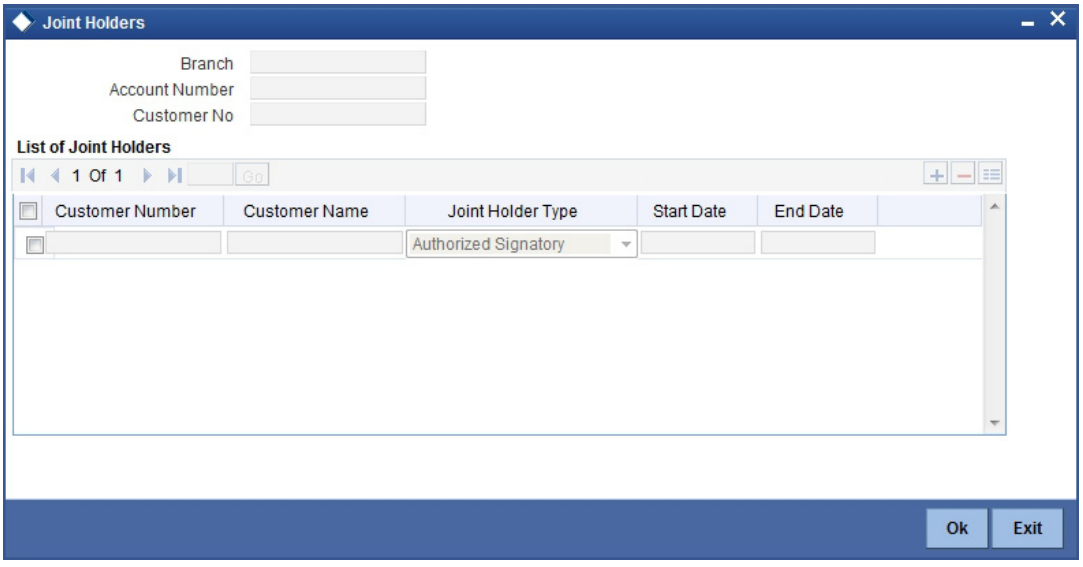
In the ‘Document Upload’ sub-screen, specify the corresponding document path and click the ‘Submit’ button. Once the document is uploaded through the upload button, the system displays the document reference.

View

Click ‘View’ to view the document uploaded.

3.2.24 Specifying Joint Holder Details

You can capture details of joint holders of the account, using the ‘Joint Holders’ screen. Click the ‘Joint Holders’ button in the ‘Customer Accounts Maintenance’ screen to invoke this screen.



Account Number

The system displays the account number here.

Customer Number

The system defaults the customer number based on the selected account number.

Branch Code

The system displays the branch code of the current branch.

List of Joint Holders

You can add the joint holder details in this section if the selected account type is ‘Joint’. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of authority. Select the appropriate one from the drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer
- Power of Attorney

Start Date and End Date

The Start Date and End Date display the validity of the joint holder of the account. This is for information purpose only.

Note

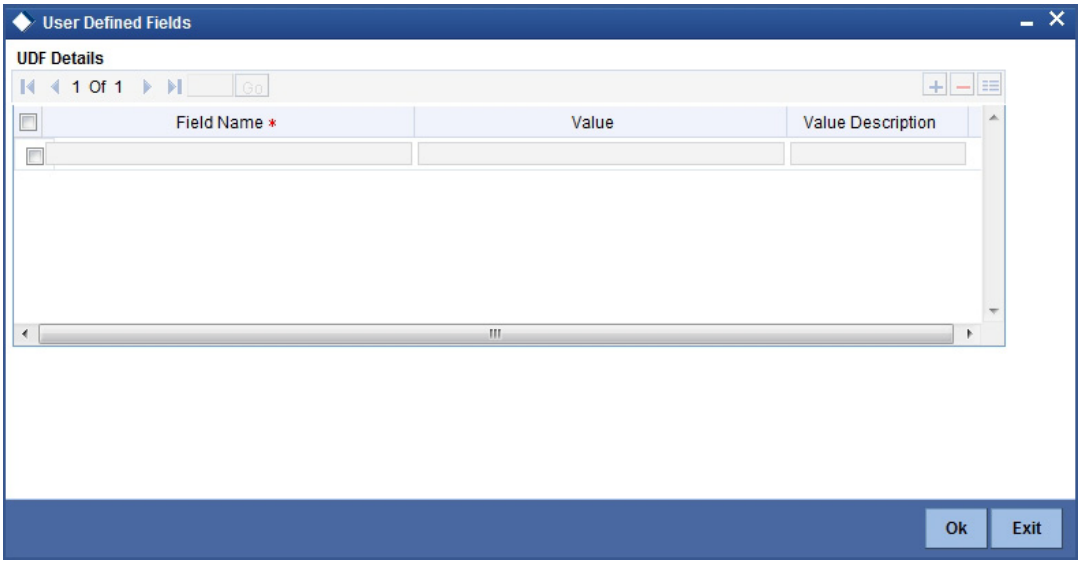
Note the following:

- After the Joint holder expires the corresponding signature details of the joint holder will be deleted in the account signatory details and the same will be reflected in the Account Signatory History screen
- If the end date expires, the system does not allow you to save the customer account in case of amendment in the joint holder details.
- If you modify a joint holder record from ‘STDJHMNT’ screen and s not authorized yet, the system will not allow you to modify the joint holder details from ‘STDCUSAC’ screen and vice-versa, until it is authorized. However, you can modify the account details other than joint holder details.

– You can enter the joint holder details only if 'Account Type' is 'Joint'. If the account type is ‘Joint’ then it is mandatory to specify the details of at least one joint holder.

3.2.25 Specifying UDF Details

You can capture User Defined Fields for the account, using the ‘UDF’ screen. To invoke this screen; click the ‘Fields’ button in the ‘Customer Accounts Maintenance’ screen.'



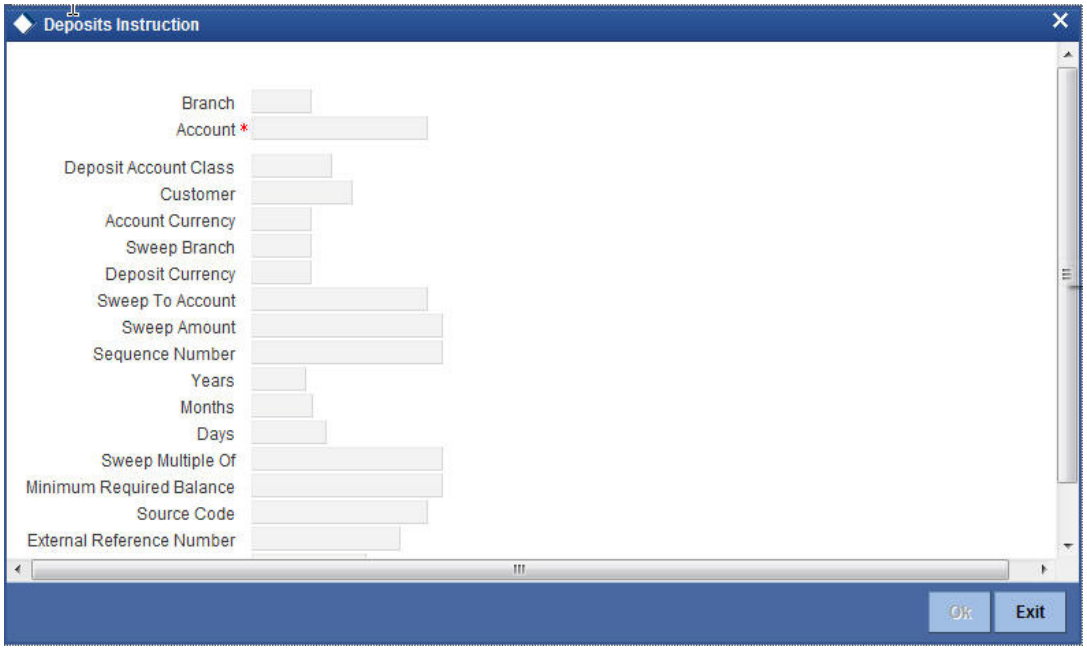
3.2.26 Specifying Deposits Instructions

The system defaults the latest modified /sequence number record from ‘Deposit Instruction’ screen. This latest modified /sequence number is applicable for creation of new Auto Deposit creation.

Every modification at Account level reflects at ‘Deposit Instruction’ screen, based on the sequence number.

Oracle FLEXCUBE allows you to create auto deposits from a savings account if the balance in the account exceeds a certain limit. You can capture details for creation of auto deposits,

using the ‘Deposits Instruction’ screen. To invoke this screen, click the ‘Deposits Instruction’ button in the ‘Customer Accounts Maintenance’ screen.



Here you can capture the following details:

- Branch - The branch code of the branch which is to be associated with the account
- Account Number - Specify the account number of the customer. Select the account number from the adjoining option list
- Deposit Account Class - The system defaults the default Auto Deposit account class specified in CASA Account class. However, you can modify, if needed. The adjoining option list displays all active, authorized and allowed list of auto deposit account classes specified in CASA account class. Select the appropriate one. If you need to restrict auto deposit at account level, remove the default Auto Deposit account class and save the account..
- Customer - The customer for whom you are maintaining the deposit instructions
- Account Currency - Specify the currency of the particular account. The adjoining option list displays valid currencies of the selected auto deposit account classes which are active and authorized.
- Sweep Branch - Indicate the branch to which the sweep is carried out
- Deposit Currency - The currency in which the deposit is made
- Sweep To Account - Indicate the account to which the sweep is carried out
- Amount - The amount to be swept to Sweep to account.
- Minimum Required Balance - The minimum balance indicates that only the amounts above this limit will be used for auto creating deposits
- Source Code - The code assigned for the sweep
- External Reference Number
- Sequence Number - The system generated sequence number for the instruction you are maintaining
-
- Deposit Currency - The currency in which the deposit is made
- Tenor - Tenor for the deposits that are opened under an account class, in terms of years, months and days

- Sweep Multiple Of - The sweep can only be in multiples of the sweep specified
- Retry Till Date - The instructions specified will be invalid after this date Any failed sweeps after this date will not be picked up for processing the next day

While saving auto deposit instructions of customer account;

- If auto deposit accounts already exist for the Account. then the system displays an error message as "Active Auto Deposits are already exist. Cannot modify the Account Class/ Currency".
- The system will validate if the auto deposit currency is part of the Interest & Charges Product's account class and currency combination of the Auto Deposit Account class. If it is not then the system displays an error message as “The Auto deposit Currency is not part of the Interest and Charges Product's account class and currency combination".

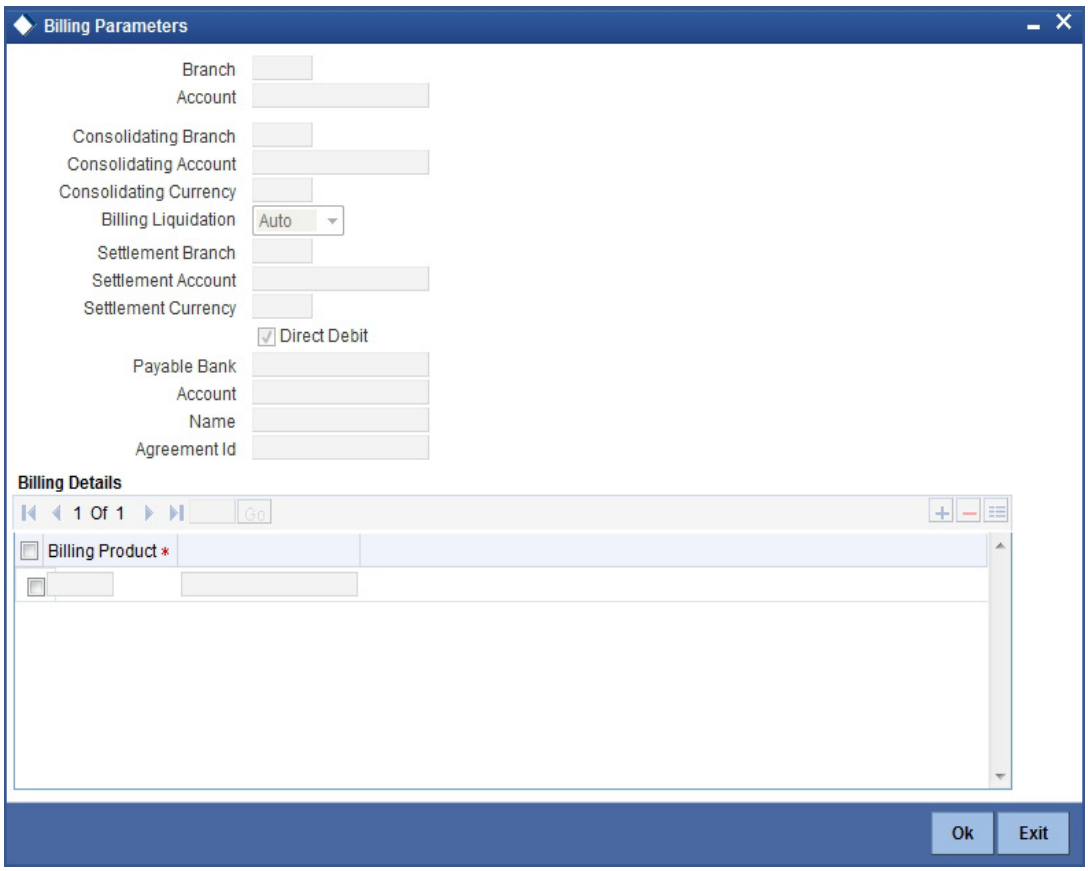
3.2.26.1 Handling Batches for AD Creation

The following batches are available in the system to handle batches for AD creation:

- DEDEPBAT – If AD instruction is maintained at account level, then the batch creates AD. If instruction is not maintained at the account level, then the batch creates AD based on account class level maintenance. Batch is maintained in DE module in the ‘End of Txn Input’ stage.
- DEAUTDEP – The system will create AD only if account level instructions are maintained. If not maintained, then AD will not be created for that account. Batch is maintained in IC module in the ‘End of Txn Input’ stage
- DESWPBAT – Intra day batch for AD creation.

3.2.27 Specifying Billing Parameters

You can capture billing parameters for the account, using the 'Billing Parameters' screen. To invoke this screen; click the 'Billing Parameters' button in the 'Customer Accounts Maintenance' screen.



You will have to maintain a set of parameters for the billing module. While settling or liquidating the bill, the default parameters that you have maintained for the account involved in this module will be used.

The screen also displays the Product Code and Description of all Billing Products applicable to the account.

Consolidating Account

You can specify a consolidating account for the given account. From the option list you can choose:

- A different account number if you want to consolidate the charge under this account to a different account. The Consolidation account selected for this account should be in the same currency as this account. It also has to belong to the same branch as the specified account.
- The same account to indicate that there is no consolidation and an individual billing invoice is to be raised on this account

Billing Liquidation

You have two modes of liquidation i.e. Auto or Manual. The preference you have maintained for the billing product will be defaulted here. You can choose to change the mode for the specified account under the following scenarios:

- If Auto is chosen, then you have to specify whether the settlement is through a settlement account or through Direct Debit Instruction

- In case you want to raise Direct Debit instruction for the billing invoice amount, irrespective of whether the liquidation mode is Auto or Manual, you have to maintain the details for Direct Debit details viz. Direct Debit Bank Code, Account, Name and Agreement ID fields.
- If you choose Manual option, then manual liquidation is possible only under the following four modes:
  - By Cash – through retail teller product
  - By Clearing – through outward clearing product
  - By Transfer – debit account in CASA module
  - By Direct Debit – through PC module

Note

If the consolidation account is different from the present account, then the system uses the liquidation parameters specified at the consolidation account level and liquidation parameters specified, if any, at this account level is ignored.

Settlement Account

As mentioned above, you need to specify the settlement account to enable automatic liquidation of billing.

For liquidating the billing amount and also for collecting the bill amount, the system makes use of the account specified here.

Maintaining direct debit details

If you have maintained the mode of settlement for auto liquidation of bills as Direct Debit instructions, you need to specify the following details:

- Bank Code – Choose the bank code from the option list. This indicates the bank code of the settlement account
- Account Number – Specify the account number for the settlement account
- Name – Specify the name of the debtor
- Agreement ID – Specify the agreement id on which the DD is to be generated

During liquidation, the direct debit contract is uploaded into the system in case you have maintained the settlement mode as direct debit transaction. The upload happens for both automatic liquidation and manual liquidation.

3.2.28 Closure of accounts with outstanding Billing Invoices

In the event of account closure, the system allows closure only after all invoice are generated and payment of outstanding bill amount is made.

Before closing the account, you need to:

- Manually liquidate the billing amount through the Manual Liquidation screen in case the payment is yet to be done. The system displays a message for the unpaid amount.
- Generate the pending invoices for all Billing Products applicable to that account, using the Account Based Invoice Generation screen, and also liquidate the bill amounts under each of the Billing Products manually.
- Refund the amount if the overdue amount is in negative

3.2.29 Initiating manual liquidation for bills

All the components of a bill can be liquidated automatically or manually. In the Product Preferences screen, you can indicate whether the mode of liquidation of bills is to be automatic or manual. The system automatically liquidates those bills marked for auto liquidation. If the bills are marked for manual liquidation, you have to liquidate them through the Billing Liquidation screen.

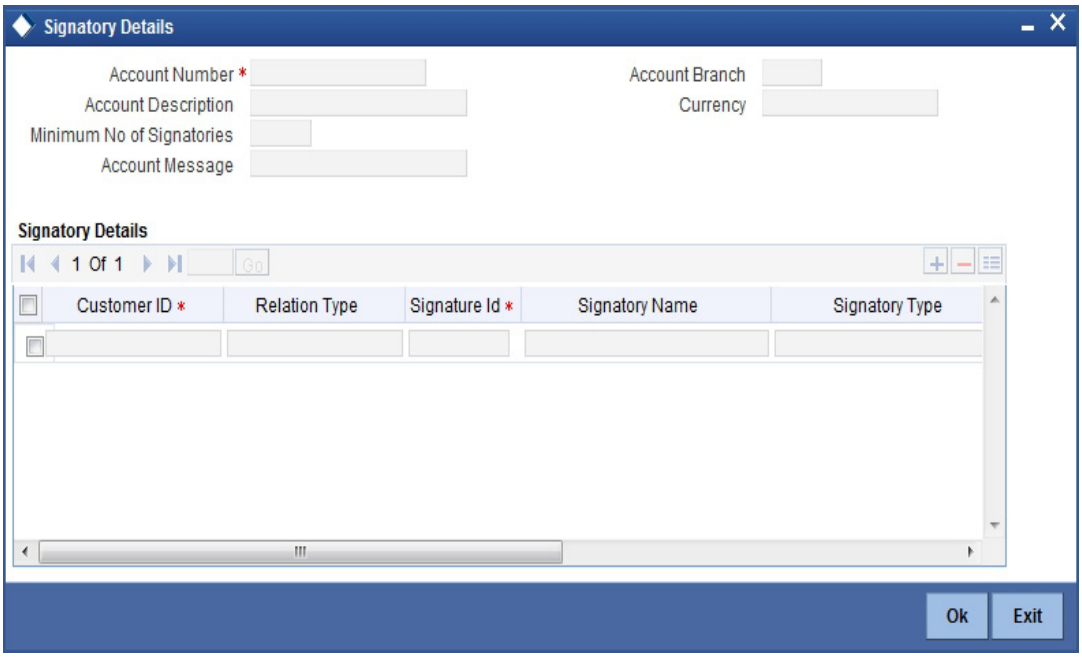
The liquidation is triggered differently for each of the following scenarios:

- Account Based
- Adhoc Based
- Batch Based

Refer the section 'Defining parameters for settlement/liquidation of bill for an account' in Billing User Manual under Modularity for details about this screen.

3.2.30 Specifying Account Signatory Details

You can capture details of signatories for the account, using the 'Signatory Details' screen. To invoke this screen, click the 'Account Signatory' button in the 'Customer Accounts Maintenance' screen.



Here you can capture the following details:

Branch

The system defaults the current branch here.

Account Number

This is the account number to which signatories are to being linked.

Account Description

The system displays the description for the account you have selected.

Customer Number

Enter the customer signatory you want to link to the account.

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen
- If the check box 'Replicate Signature' is checked in account level the signature details will be defaulted from the customer maintenance; however you are allowed to add/remove signatories manually.

Note

If the signatory ID that you specify has not been maintained, the system will generate an error and you will not be able to create an account.

Customer Name

The system displays the name of the corresponding customer

Minimum Number of Signatories

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

Note

If the linked or replicated signatories are less than the specified minimum number,system will display an error message.

Account Message

You can capture information about particular signatories. These messages could pertain to the name, number and the type of signatory your customer is. For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up US 8000".

Signatory ID

The system displays values maintained in CIF signatory for the customer number.

Signatory Name

The system displays the corresponding name of the signatory number specified.

Approval Limit

Specify the amount up to which the account signatory can approve for debits.

Signatory Message

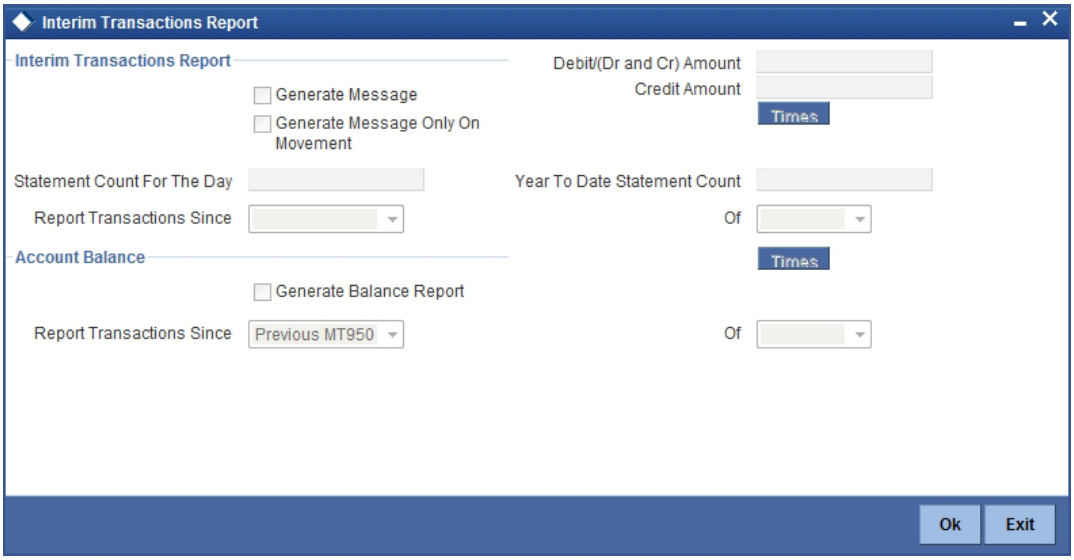
You can enter additional signatory message details in this field. You can enter a maximum of 4000 characters, alphanumeric.

3.2.31 Specifying Details for Balance Report Statement

The Customer accounts maintenance provides you with the facility to generate balance reports for the customer account. These details are defaulted from the account class

maintenance performed for the account class category the customer account comes under. You can however, alter these details utilizing the Customer account maintenance screen.

To invoke this screen click the 'Interim Transactions Report' button, in the customer account maintenance screen. You need to specify the details for an MT 941 message.



This screen contains the details necessary for the account generation parameters. The message details the balance of the customer account that is under a particular account class. The account balances indicate the condition of the customer account for an identified time period.

3.2.31.1 Specifying Interim Transactions Report

Generate Message

Check this box to indicate that the periodic interim statement (MT942) generation is required for the account. This will be defaulted from 'Account Class Maintenance' screen. However, you can modify it. The 'Consolidated Statement' and 'Generate Message' are mutually restricted.

Generate Message Only on Movement

Check this box to indicate that the interim statement generation is required, only if additional entries have been posted subsequent to the previous interim statement generation. This will be defaulted from 'Account Class' screen, however you can modify it.

Report Transaction Since

This section lists all the transactions of the interim account statement, which are supposed to be reported. This will be defaulted from 'Account Class' screen, however you can modify it. You can choose the appropriate values applicable:

- Previous MT942 – This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement.
- Previous MT940: This indicates that all transactions posted and authorized since previous MT940 will be sent in the current interim statement. If this option is selected, you will have to specify the cycle of account statement to be considered.

Debit (Dr and Cr) Amount

Specify the minimum transaction amount for the debit transaction to be eligible for reporting in the interim statement. The corresponding amount for the account currency will be defaulted. However, you can modify the amount defaulted. If the amounts are not defined at

the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

If you do not specify the minimum credit amount, the system will consider the amount specified in this field for reporting the eligible credit transactions also.

Credit Amount

Specify the minimum transaction amount for the credit transaction to be eligible for reporting in the interim statement. However, you can modify the amount defaulted. If the amounts are not defined at the account class for the currency in which the account is being created, no defaulting of amounts shall be done.

Daily Statement Count

Specify the count of interim statement generated during the day. In case a statement is scheduled to generate, but is not generated because there is no movement, the counter will not be incremented. The counter will be reset at End of Day.

Year to Date Statement Count

Specify the count of interim statement generated for the account since start of the financial year. The financial year will be as defined in the Accounting Period maintenance. This counter would be set at the end of year.

Generate Balance Report

To indicate that the customer account is considered for generation of its balance message, check this box

Of

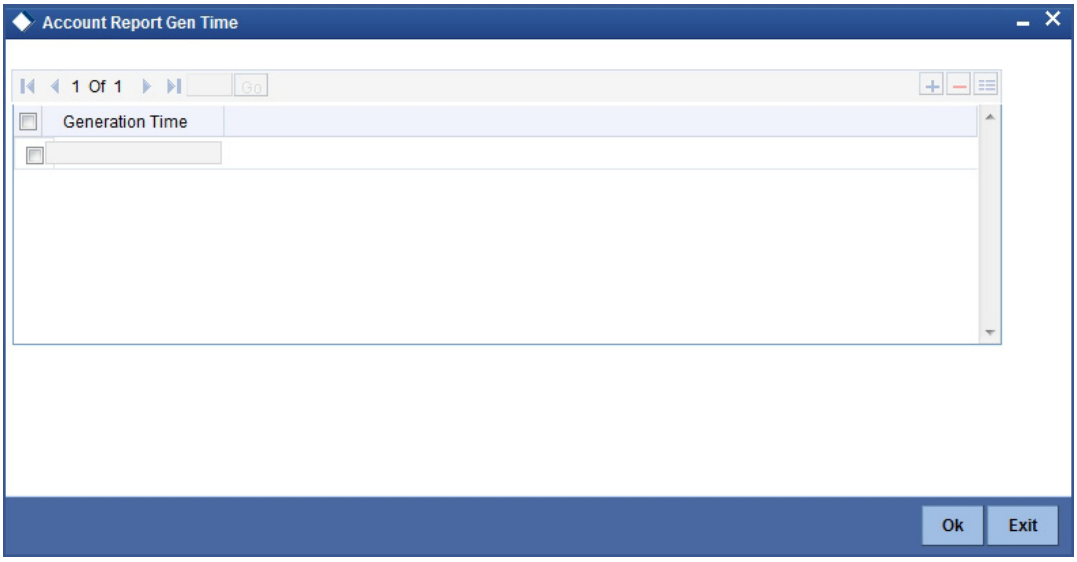
Select the mode of message for balance generation from the option list

Report Transaction Since

This section lists all the transactions the customer account has undergone, in the interval of balance messages generated for the account. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report
- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report

You can synchronize the time instance by hours for generation of the balance message by clicking the ‘Times’ button.



This screen is employed to indicate the the time instance in hours for the generation of the balance report.

Message generation time

Specify the timing for generation of the MT 941/ MT942 message. You can specify the time interval in hours only.

The details for issuing the balance reports are discussed in the chapter ‘Maintaining Mandatory information, for different accounts under a particular class. The details involved in generation of a balance report for a specific customer account correspond with those discussed for account classes.

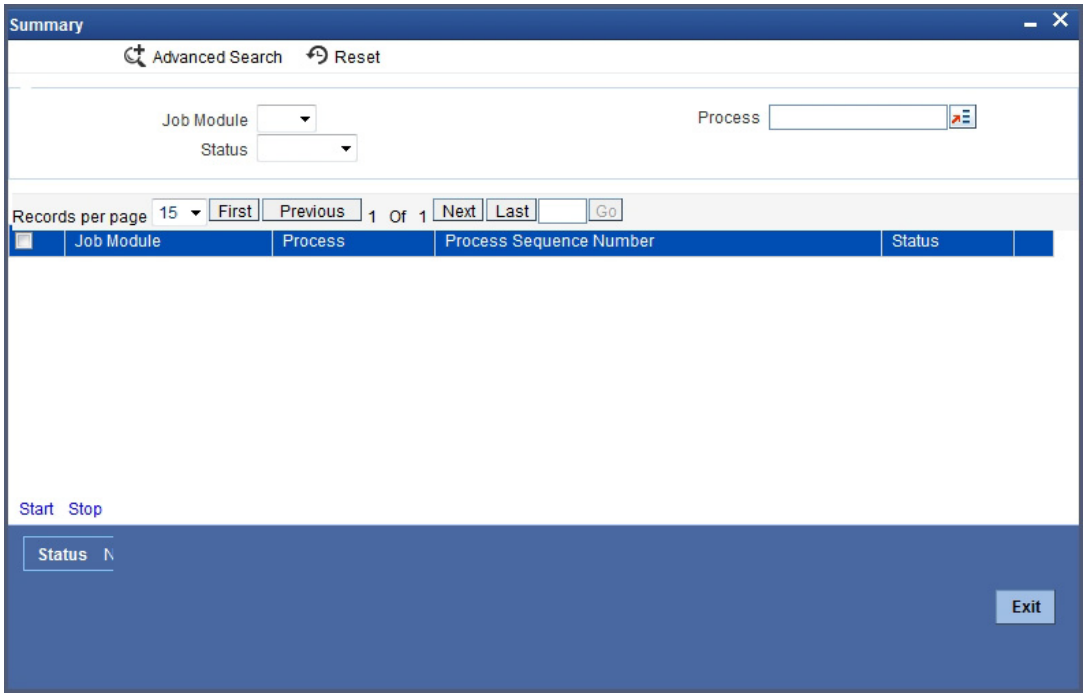
3.2.31.2 Balance Statement Handoff

The balance statement can be handed off as part of scheduled task under Oracle FLEXCUBE. You need to assign its frequency in hours. This process is initiated for all accounts requiring a balance account statement. As discussed previously the time for generation of the statement is determined and specified. In case of no subsequent transactions reports, the statement is not generated.

3.2.31.3 Assigning Balance Statement as Job

The balance statement can be facilitated to run as part of a scheduled job as part of the Oracle jobs initiated during processing. The Jobs Browser screen of the application provides you the facility to run the balance statement as a synchronized task, subject to specified time intervals in hours.

Invoke the ‘Jobs Browser’ screen from the application typing ‘CSSJOBBR’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Select the option ‘Generate Balance Report’ from the Process option list. All associated accounts of the particular branch that have been marked for generation of balance statements are procured by Oracle FLEXCUBE

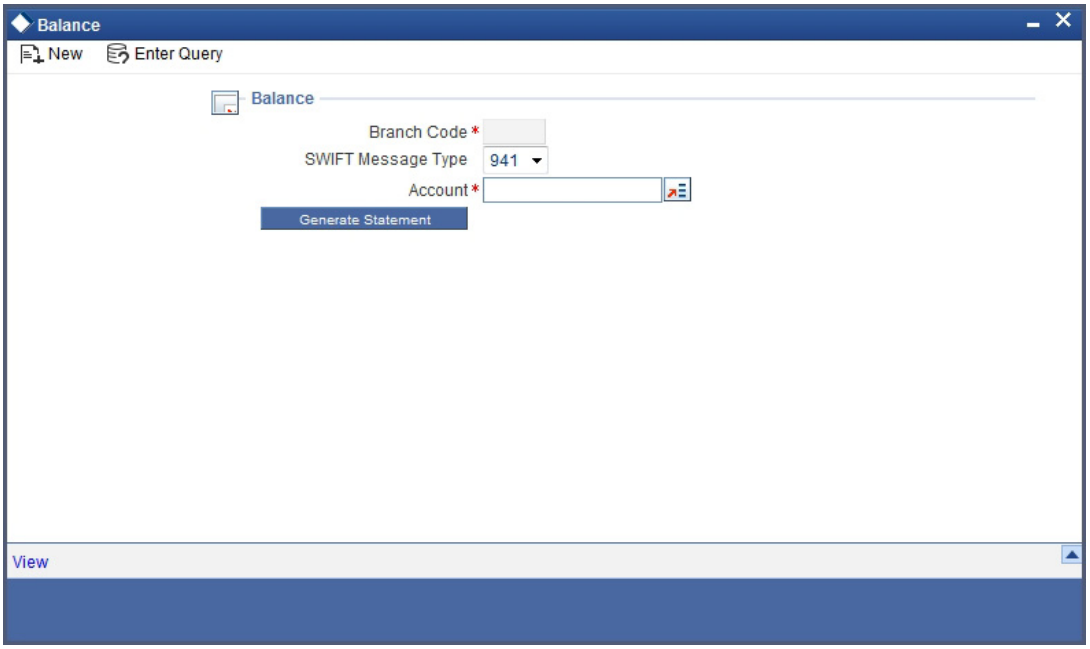
The debit and credit accounts considered since the previous issue of an MT941/MT942, are picked up for the current processing. The previous messages are based on the parameters maintained for each account. This processing produces details of the statement generation.

3.2.31.4 Generation of Ad hoc Reports

Balance reports for each account under an account class can be generated on an ad hoc basis. The Ad Hoc report generation screen is used for capturing details of a balance report sent ad hoc.

You can invoke this screen by selecting Messages in the application browser. Hereafter select ‘Detailed’ under ‘Account Balance and Interim Report’.

Alternatively, you can invoke this screen by typing ‘ACDADCRP’ in the upper right corner of the application toolbar, and clicking the arrow adjacent it.



Branch Code

The branch to which the account marked for balance report generation belongs is displayed; you cannot change or modify this value.

Account

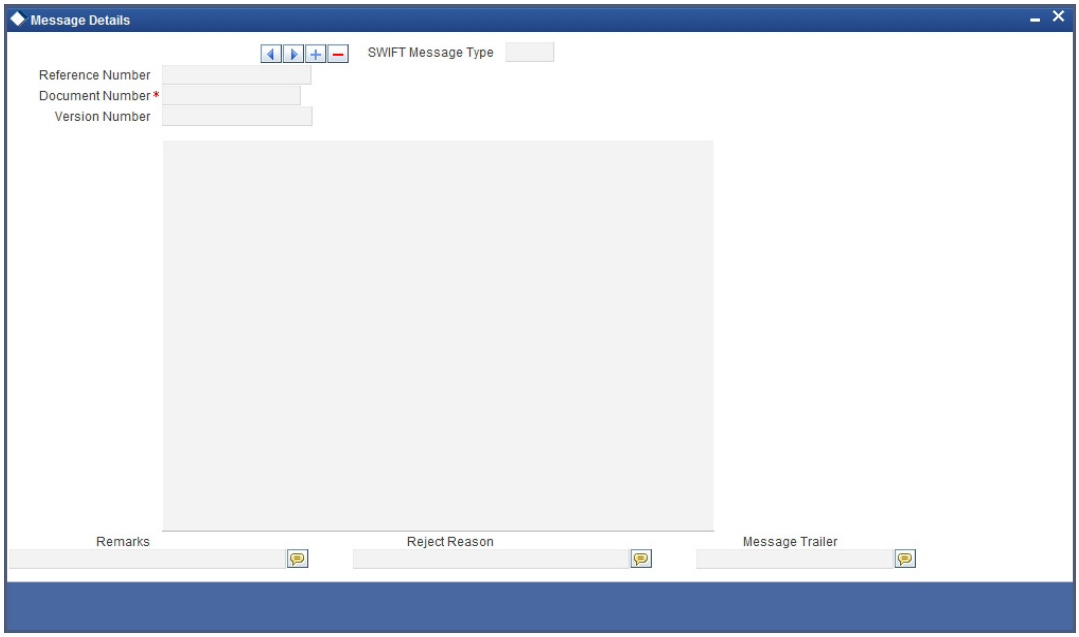
Select the account, which has been identified for generation of a balance statement, from the option list. The account balance of this account is generated as an outgoing statement.

Swift Message Type

Select the type of message required to be sent. As the message is a balance statement, select MT941/ MT942.

Click on the ‘Generate Statement’ to initiate the generation of balance statement for the account you have selected. This process would pick up the entire debit and credit component accounts created since the issue of a previous MT941, MT942, MT950 or MT940 are included in the generated statement.

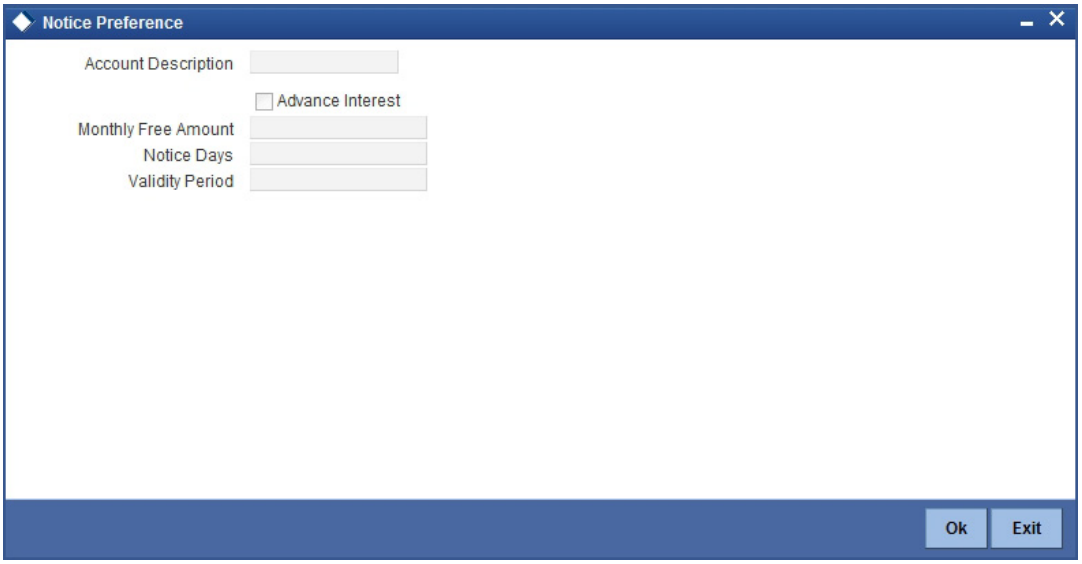
You can examine the details of the generated message, to ensure that all details entered are correct. Click on the ‘View’ button, to observe the outgoing message.



You can examine the message for ensuring the information entered is complete. You can only view the details of the message; no input of additional information is supported at this stage.

3.2.32 Maintaining Notice Preferences for Withdrawal

You can view and modify the notice preferences maintained at the account class level for the withdrawal of amount from savings account through the ‘Notice Preferences’ screen. Click ‘Notice’ button in the ‘Customer Accounts Maintenance’ screen. The ‘Notice Preferences’ screen is displayed as follows:



Note

This screen is applicable only for saving type of account

The following field is displayed in this screen:

Description

The following details are defaulted from the account class maintenance level. However, at the account level you are allowed to modify this.

Advance Interest

Check this field to levy the advance interest on the account

Note

The customer is liable to pay this advance interest in case he/she fails to provide the required notice to the bank

The system deducts the advance interest from the credit Interest earned by the customer on his/her credit balance in the account

Monthly Free Amount

Specify the amount that the customer can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which the customer should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

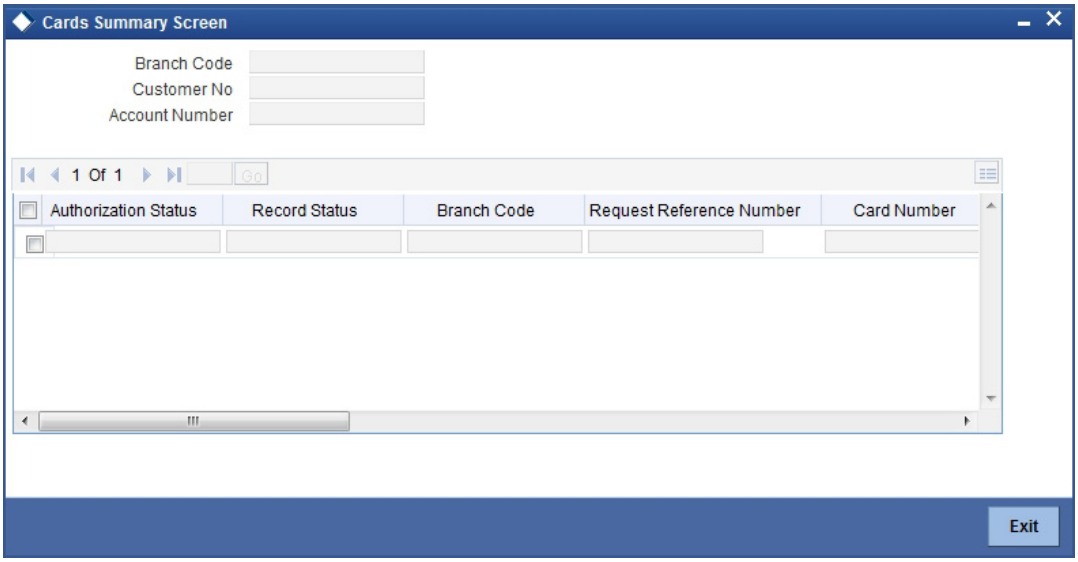
Validity Period

Specify the validity period in number of days. During this period, the customer can do the withdrawal of the amount for which he/she notified the bank.

For more details on 'Notice Accounts' refer the following section 'Levying penalty interest on notice accounts'.

3.2.33 Viewing Cards Details

Click ‘Cards’ button to view details about debit cards issued against the account.



Here, you can view the following details.

Branch Code

The branch code is displayed from the main ‘Customer Accounts Maintenance’ screen.

Customer No

The customer identification code (CIF) of the account holder is displayed from the main ‘Customer Accounts Maintenance’ screen.

Account No

The account number is displayed from the main ‘Customer Accounts Maintenance’ screen..

Authorisation Status

Indicate the authorisation status of the debit card by selecting one of the following values:

- Authorised
- Unauthorised

Record Status

Indicate the record status of the debit card by selecting one of the following values:

- Open
- Closed

Branch Code

The system displays the branch code where the debit card has been issued.

Request Reference Number

The system displays the request reference number of the card issuance record.

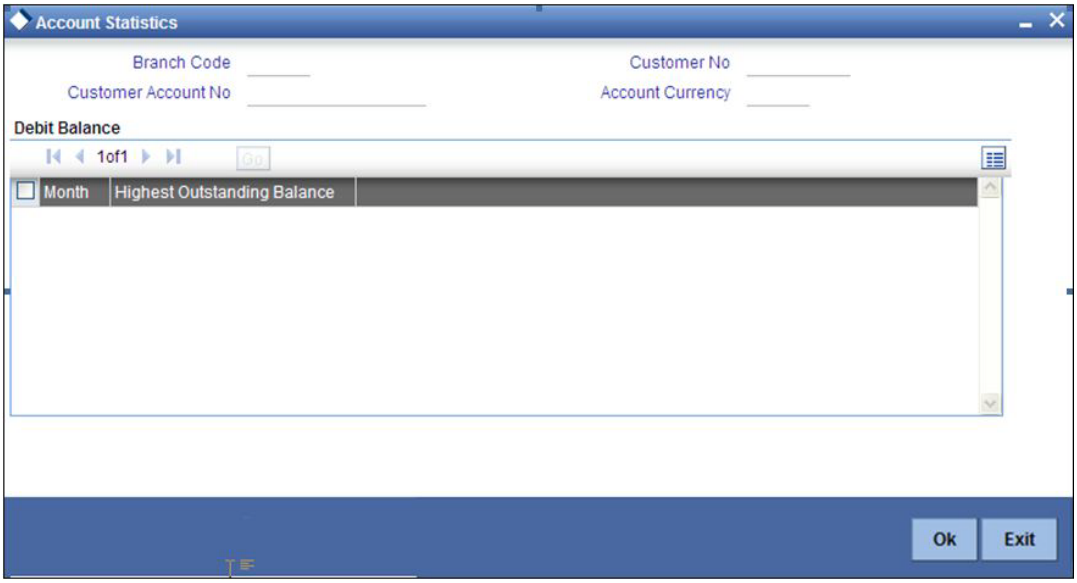
Card Number

The system displays the debit card number of the card holder.

Multiple cards can be issued to a customer.

3.2.34 Viewing Statistics Details

Click ‘Statistics’ button to view the details on Highest Debit Balance for the last 12 months including the current month.

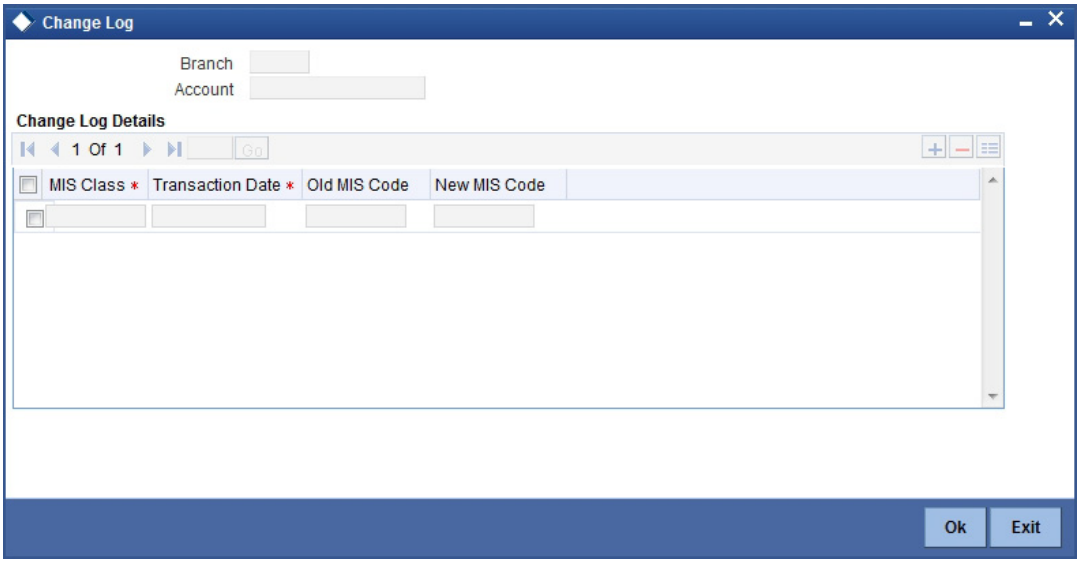


You can view the following details here:

- Branch Code
- Customer No
- Account Number
- Currency
- Month
- Highest Outstanding Balance

3.2.35 Specifying Change log Details

Click on the ‘Change Log’ button in the ‘Customer Account Maintenance’ screen to invoke the Change Log screen

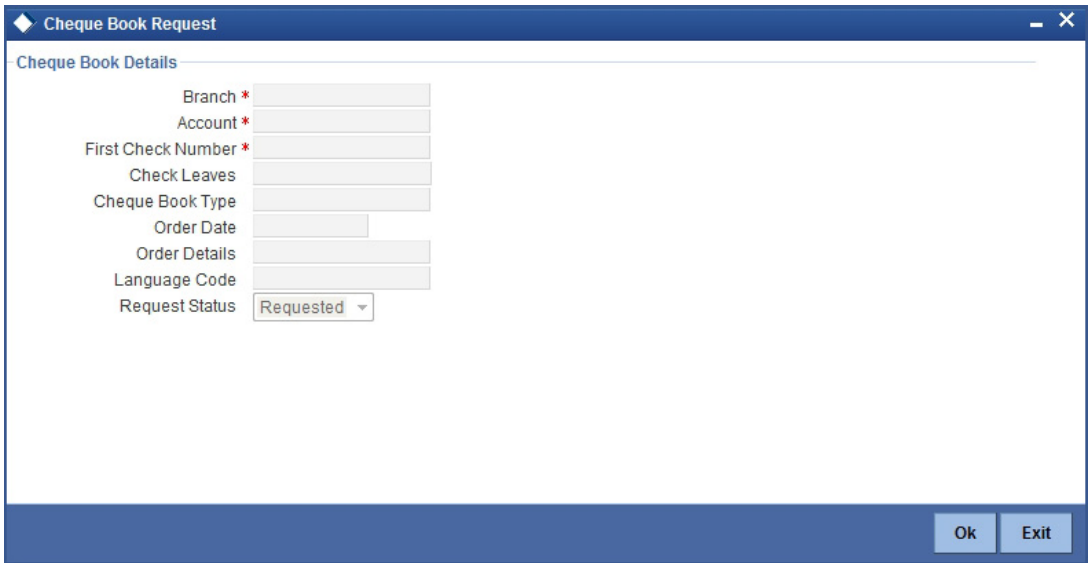


Branch

The current logged-in branch code is displayed here

3.2.36 Specifying Cheque Book Request Details

Click on the ‘Cheque Book Request’ button in the ‘Customer Account Maintenance’ screen to invoke the Cheque Book Request screen.



You will be able to invoke this screen, only if you have checked the ‘Auto Cheque Book Request’ check box in the ‘Customer Account Maintenance’ screen.

Branch

The branch detail gets defaulted from the account branch.

Account

Select the account number to which a cheque book needs to be issued. The adjoining option list displays all the accounts which are enabled for the cheque book issuance.

First Check Number

Specify the number of the first cheque leaf of the cheque book. If the cheque book number is auto generated, you need not specify.

Check Leaves

Specify the number of cheque leaves in the cheque book.

Cheque Book Type

Specify the cheque book type. The adjoining option list displays the cheque types maintained in the system. You can choose the appropriate one.

You need to specify the cheque book type if the cheque book is generated with inventory tracking.

Order Date

The order date gets defaulted as the current date. However you can change the same.

Order Details

Specify the order details.

Language Code

Specify the code of the language. The adjoining option list displays all valid language codes maintained in the system. You can choose the appropriate one.

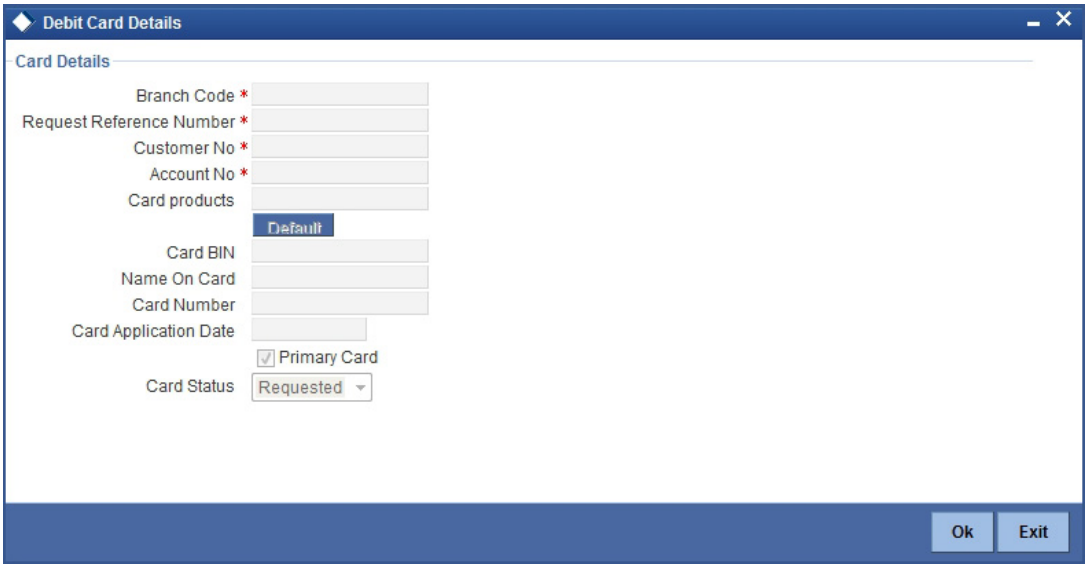
Request Status

The value of this will be defaulted to ‘Requested’ status.

Click ‘Ok’ to save the cheque book request details.

3.2.37 Specifying Debit Card Request Details

Click on the ‘Debit Card Request’ button in the ‘Customer Account Maintenance’ screen to invoke the Debit Card Request Details screen.



You will be able to invoke this screen, only if you have checked the ‘Auto Debit Card Request’ check box in the ‘Customer Account Maintenance’ screen.

Branch Code

The branch detail gets defaulted from the account branch.

Request Reference Number

The reference number of the request is auto generated and populated, when you click on the ‘Default’ button.

Customer No

The customer number of the account gets defaulted.

Account No

The account number gets defaulted from account details.

Card Products

Specify the card products. The adjoining option list displays the card products maintained in the system. You can select the appropriate ones.

Card Bin

Specify the card bin. The adjoining option list displays the card bins maintained for the specified card product. You can choose the appropriate one.

Name on Card

Specify the customer name that is to be printed on card.

Card Number

Specify the debit card number to be requested. The adjoining option list displays the valid debit card numbers maintained in the system. You can choose the appropriate one.

Card Application Date

The card application date would be defaulted as the current date of the branch. However you can change the same.

Primary Card

The primary card check box remains checked by default.

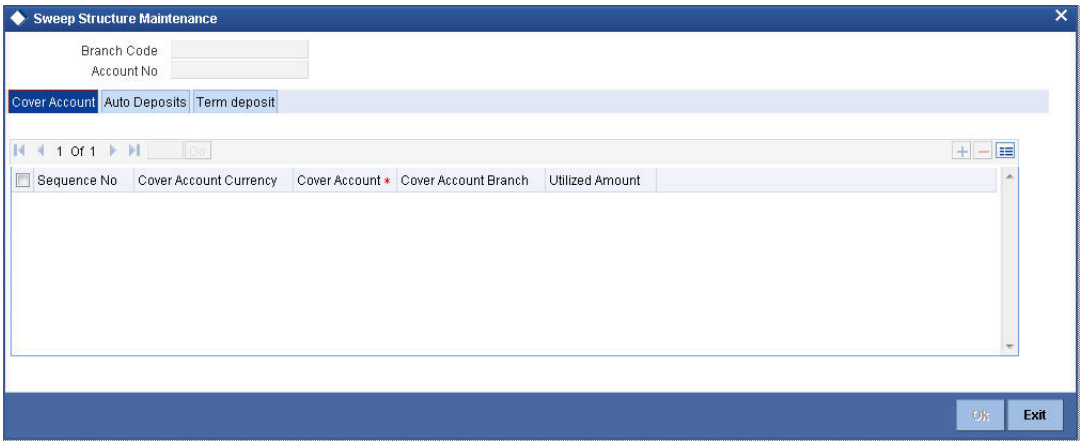
Card Status

The status of the card will be defaulted to 'Requested'

Click 'Ok' to save the Debit card request details.

3.2.38 Maintaining Sweep Structure

Oracle FLEXCUBE facilitates linking cover accounts and TD accounts. Based on the customer requirements, you can link Cover accounts / Auto Deposits / Term Deposits to a Primary Account. You can setup cover accounts for a primary account and use them during Sweep in and Reverse Sweep in process. You can also perform an enquiry for the linkage details of Auto Deposits and Term Deposits along with cover account details. Click 'Sweep In Setup' button in the 'Customer Account Maintenance' screen to invoke the 'Sweep Structure Maintenance' screen.



The system defaults the following details from the main screen:

- Branch Code
- Account No

You can also maintain the linkage details for the following:

- Cover Account
- Auto Deposit
- Term Deposit

3.2.38.1 Cover Account Details

You can maintain the following cover account details:

Sequence Number

The system defaults the sequence number of the specified parent cover account, when you save the sweep structure record. This number is used to identify the preference level of the cover account.

Cover Account

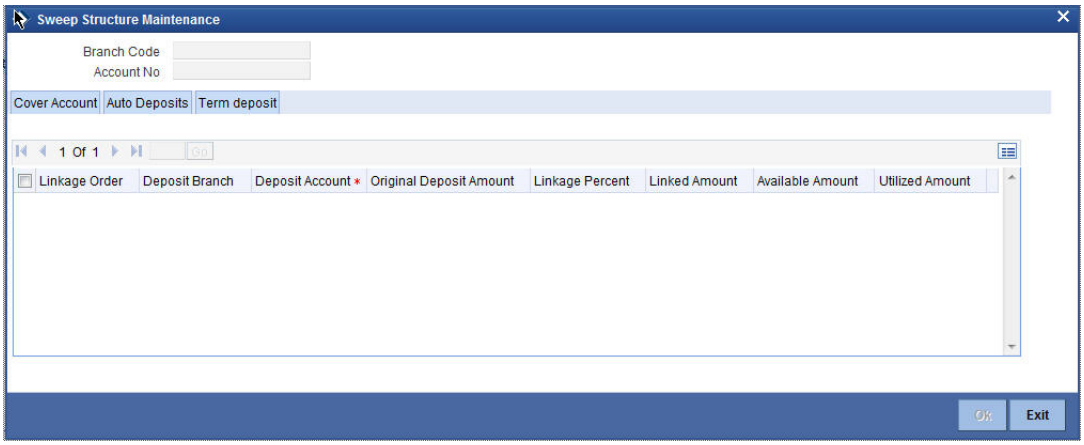
Specify the cover account that should be linked with the specified sequence number. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the cover account, the system defaults the following details:

- Cover Account Currency
- Cover Account Branch
- Utilized Amount

3.2.38.2 Auto Deposits

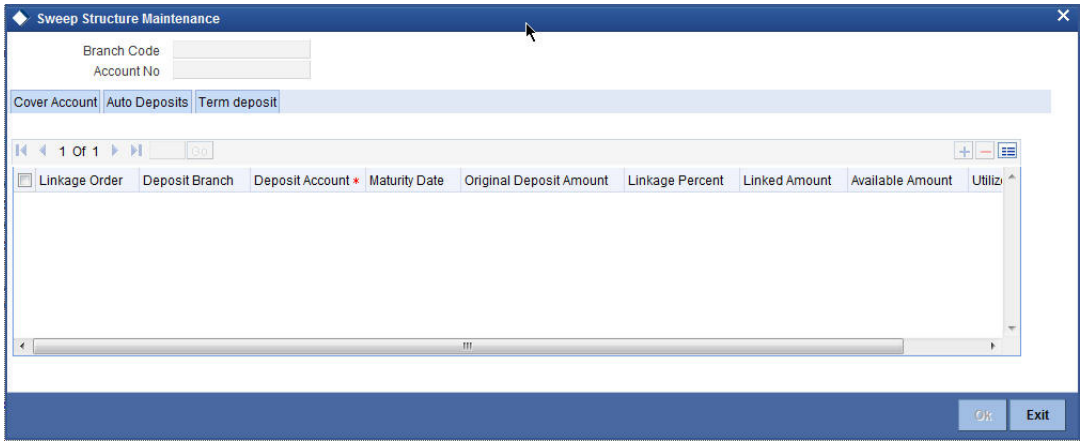
Click 'Auto Deposits' tab in the 'Sweep Structure Maintenance' screen to verify auto deposit details.



1. If both Primary Account and Auto Deposit account classes are enabled for Sweep in, then the system by default includes auto deposits of a primary account in Sweep structure maintained for the primary CASA account and allocates 100% of Auto Deposit amount as Linked Amount.
2. If Auto Deposit account class or CASA account class is not enabled for Sweeps, then when linked CASA account balance falls below minimum balance the system breaks Auto Deposits. However, only when 'Sweeps' check box is checked at both CASA and Auto Deposit Account class level, the Auto Deposits are part of sweep structure.
3. Once automatic linkage is established by the system, the system disables modification of linkage percentage/linked amount irrespective of whether there is utilization or not. The system also disabled de-linking of the Auto Deposit from Primary CASA account.

3.2.38.3 Term Deposit

Click ‘Term Deposits’ tab in the ‘Sweep Structure Maintenance’ screen to maintain auto deposit details.



You can maintain the following deposit account details:

Linkage Order

The system defaults the linkage order of the specified parent deposit account, when you save the sweep structure record. This number is used to identify the preference level of the deposit account.

Deposit Account

Specify the deposit account that should be linked with the specified linkage order. The adjoining option list displays a list of valid accounts maintained in the system. Select the appropriate one.

Once you specify the deposit account, the system defaults the following details:

- Deposit Branch
- Maturity Date
- Original Deposit Amount
- Available Amount
- Utilized Amount

Linkage Percent

Specify the linkage percent for the linked deposit account.

Linked Amount

Specify the linkage amount. The linked amount should not be greater that the available collateral amount.

Note

Specify the Linkage percentage /Linked amount only during new operation. You cannot maintain both Linked amount and Linkage percentage of the deposit amount during new linkage of Deposit.

3.2.39 Generating Alert for Secure Overdraft Utilization

Secure Overdraft (SOD) facility is given against collaterals for an account. Oracle FLEXCUBE facilitates generation of alert when SOD utilization is closer towards the consolidated limit amount of the collaterals.

Oracle FLEXCUBE runs a batch process to identify such breached SOD accounts and generates alerts as per the maintained percentage parameter at SOD account level and decides the breach limit for every account. The system sends the generated alerts as ADVICE format (email) or ASCII flat file. It defines the message format for email and captures the following key information to send these alerts to OD customer:

- Email ID
- Mobile number

The system runs a CASA batch adding the following process 'SODALERT':

- Identify the SOD accounts to be processed
- Read the percentage for breach calculation
- Identify if the breach happened
- Generate the alert to intermediate data store
- Generate the MSG handoff in case the medium is mail
- Complete the message generation if the medium is mail
- Update the dispatch flag as processed.

3.2.39.1 Creating a Message Advice Format

You need to create a message advice format through the 'Advice Format Maintenance' screen with the format named 'SOD_CR_UTIL'. You should also create an outgoing generic interface to generate ASCII file where in the component details for the generic interface are the elements from the new data store. You need to schedule this generic interface to be executed during EOD through 'GIDPRSIF' batch.

Note

The system processes alerts only if the email address and mobile number are maintained for a customer.

You can know the Limit Utilization Breach for the account by the application of the following formula:

'(Utilized limit amount) ≥ (SOD Amount *SOD notification percentage) / 100'

The Intermediate data store consists of the following details:

- DCN
- BRN
- Customer Account Number
- Customer No
- Customer Mail
- Customer Mobile No
- Utilized Amount
- Overdraft Amount

- Dispatch Flag

You need to maintain the following message advice format through the ‘Advice Format Maintenance’ screen.

#RH

< SOD ACCOUNT UTILIZATION>

Date: _DATE_

Bank Name: _BANK-NAME_

Branch Address: _BRANCH-ADDR_

Customer Name: _CUST-NAME1_

Customer ID: _CUSTOMER_

Account Number: _ACCOUNT-NO_

OD Amount: _OD_AMOUNT_

Utilised Amount: _UTIL_AMOUNT_

#EH

#B

#SC

#IF _DIFFEQAUL_

Your Account with Account Number _ACCOUNT-NO_ has reached the limit of the OD.

#ENDIF

#IF _DIFFGREATER_

Your Account with Account Number _ACCOUNT-NO_ has breached the limit of the

OD by _DIFFGREATER_

#ENDIF

#EC

#EB

#RF

FOR _BRANCHNAME_

AUTHORIZED SIGNATORY.

#EF

For more information on Advice Format, refer 'Maintaining Advice Format' chapter under 'Messaging System' User Manual.

Note

For multiple collaterals you need to consider consolidated limit amount for deriving the breach limit amount.

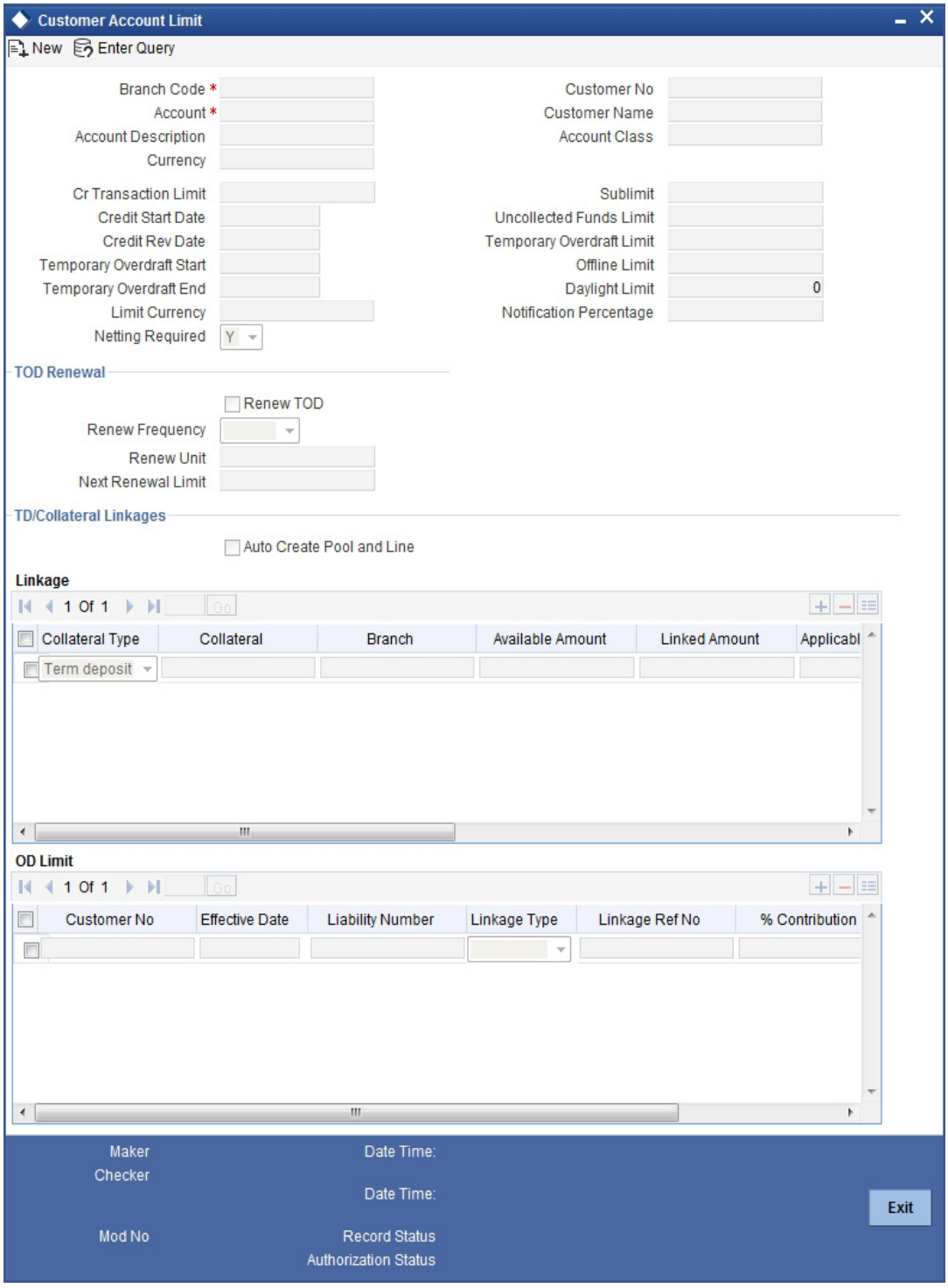
The process of sending of the SMS alert messages is handled by the third party system.

The system re-uses the following key information for alert generation:

- Email ID – from customer personal maintenance
- Mobile number – from CIF – personal information

3.2.40 Maintaining Customer Account Limits Details

You can capture the details of account limits of the customer in the 'Customer Account Limits' screen. Based on the user rights only, you can invoke the 'Customer Account Limits' screen by typing 'LMDCUSLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Based on the access given, the user can access this screen.



You need to specify the following details:

Branch Code

Specify the branch code of the branch in which you are maintaining the customer account limits. The adjoining option list displays all valid branches that are maintained in the system. You can choose the appropriate one.

Account

Specify the account of the customer. The adjoining option list displays all valid accounts that are maintained in the selected transaction branch. You can choose the appropriate one.

Currency

The system displays the customer account's currency. You cannot modify it.

Customer Number

The system displays the customer number based on the customer account number selected. You cannot modify it.

Account Class

The system displays the account class based on the customer account number selected. You cannot modify it.

> **Note**
>
> You can also capture the account limits in the 'Account Limits' of the 'Customer Accounts Maintenance' screen.

Daylight Limit

Specify the daylight limit amount.

Notification Percentage

System displays the notification percentage.

TOD Renewal

Renew TOD

Check this box to indicate that TOD is renewed.

Renew Frequency

Specify the renew frequency.

Renew Unit

Specify the unit of renew.

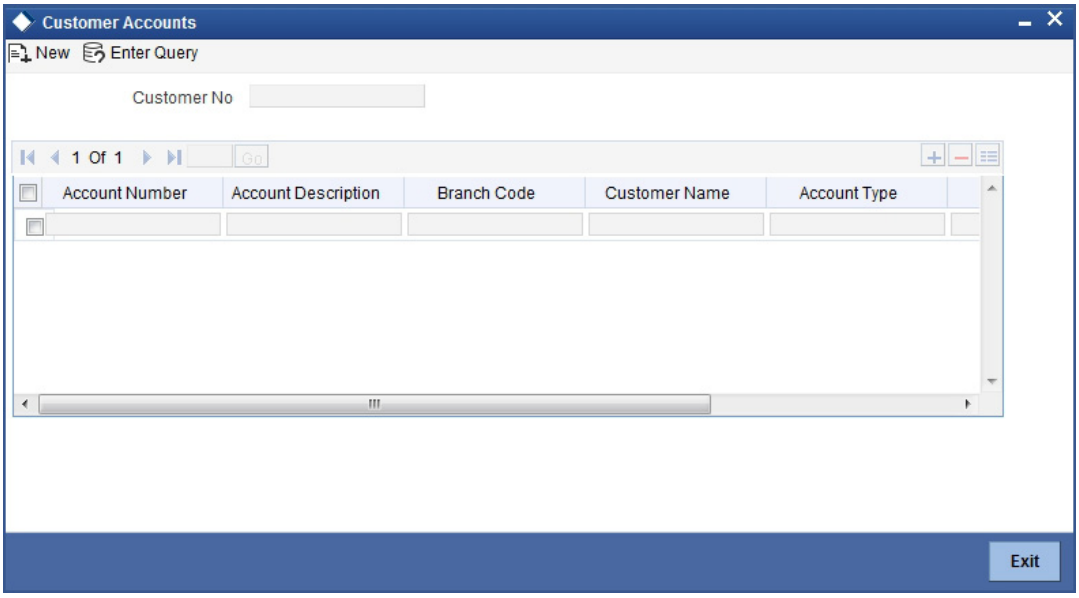
Next Renewal limit

Specify the next renewal limit.

For more information on maintaining account limits for customer, refer the section 'Specifying Account Limits' in this chapter.

3.3 Viewing Customer Accounts

You can view the details of all accounts maintained for a specific customer using ‘Customer Account’ screen. You can invoke this screen by typing ‘STDACCDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer Number

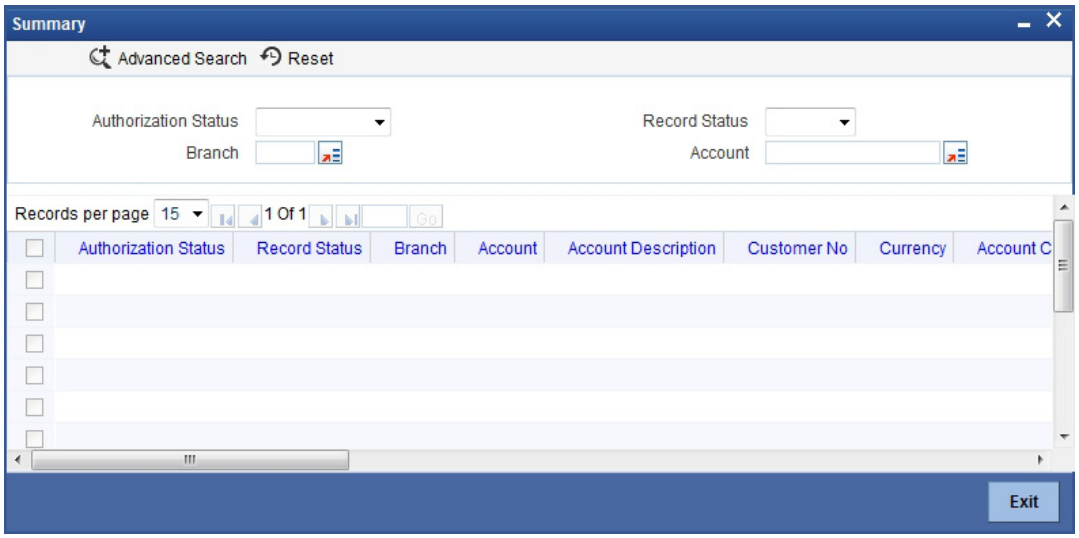
Specify the customer number. On search, the system displays the following details pertaining to all the accounts held by this customer.

- Account Number
- Account Description
- Branch Code
- Customer Name
- Account type
- Currency Current Balance

3.4 Viewing Customer Accounts Details

You can view the customer accounts details maintained in the ‘Customer Accounts Maintenance’ screen using the ‘Customer Accounts Summary’ screen. You can invoke this

screen by typing ‘STSCUSAC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Branch Code
- Record Status
- Account

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the ‘Group Code Restriction’ screen.

If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

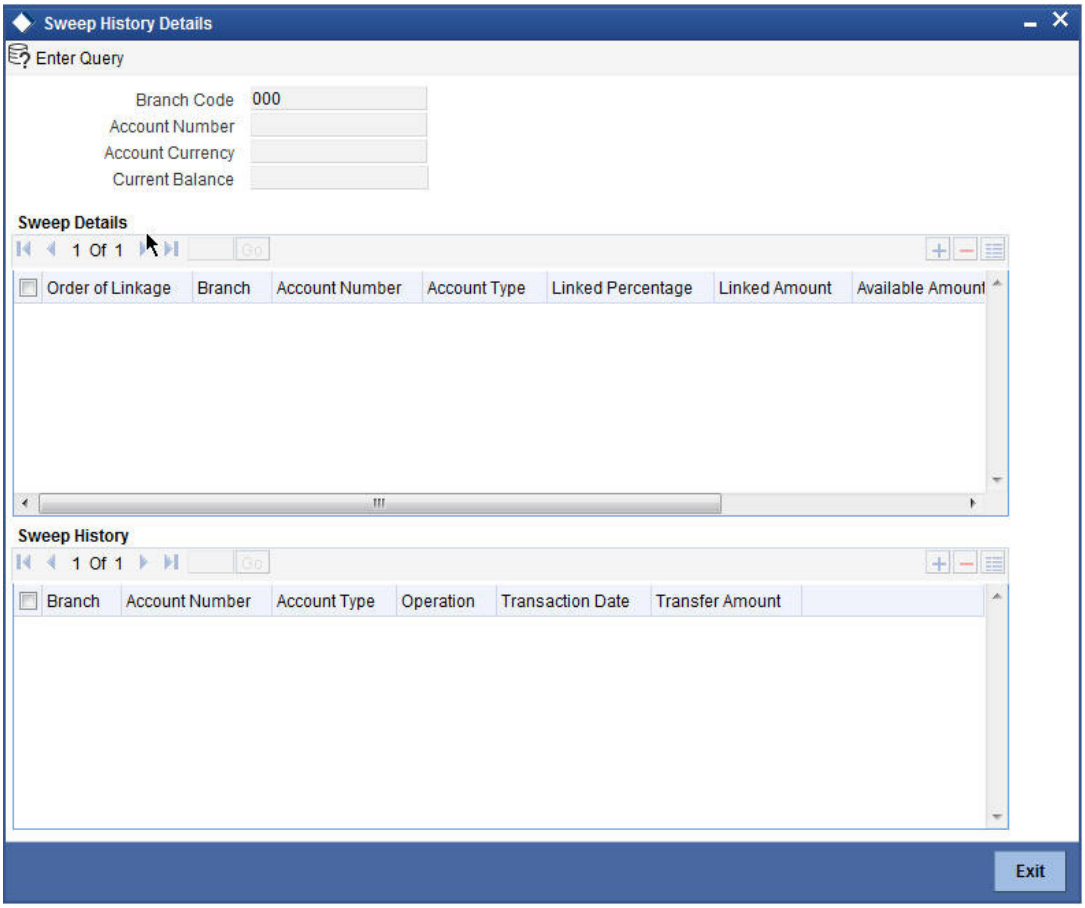
- Authorization Status
- Record Status
- Description
- Customer No
- Currency
- Account Class
- No Debits
- No Credits
- Stop Payments
- Dormant
- Account Open date
- Alternate Account Number
- Cheque Book
- Pass Book

- ATM
- ATM Account Number
- Account Type
- Frozen
- MT110
- Reconciliation Required
- IBAN Account Number
- Branch Code
- Account
- Project Account

3.5 Viewing Customer Account Sweep History details

The system computes the Sweep history details when Cover Accounts / Auto Deposits / Term Deposits are linked to the primary CASA account in ‘Sweep in Structure’ screen at customer account level.

You can view Customer Account Sweep details in the Customer Account Sweep History Details screen. You can invoke this screen by typing ‘STDSWHIS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on following parameters and fetch records:

- Branch Code
- Account Number

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

If you are allowed to query sweep details for the account, then system displays the details pertaining to the Sweep and Sweep History:

Sweep Details

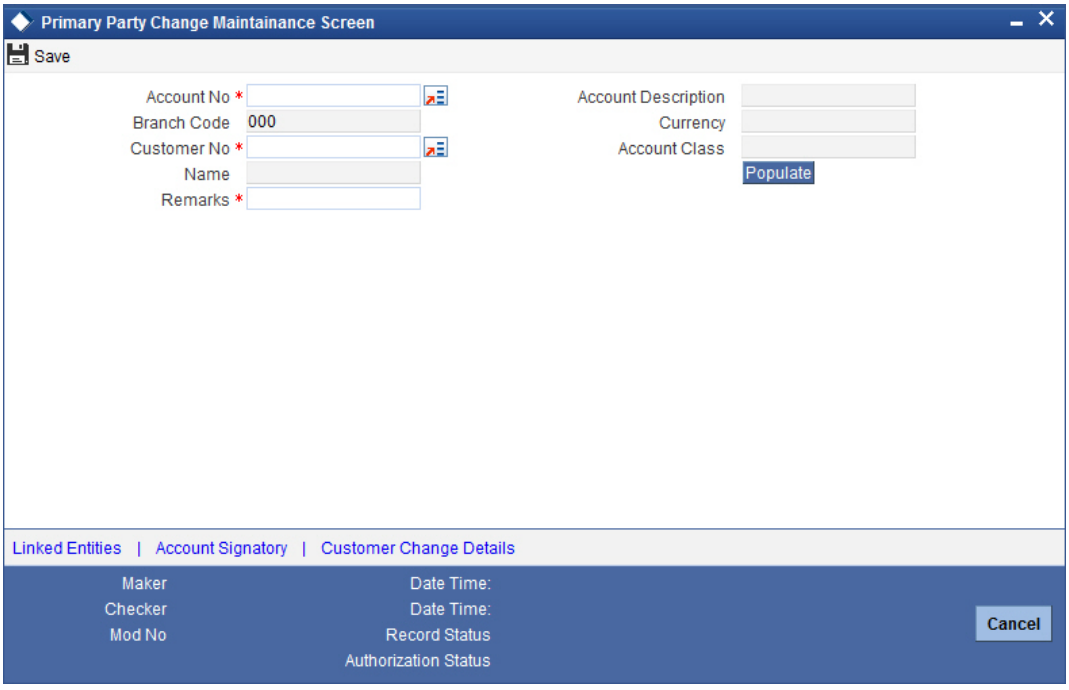
- Order of Linkage
- Branch
- Account Number
- Account Type
- Linked Percentage
- Linked Amount
- Utilized Amount
- Account Structure

Sweep History for the customer account:

-
- Branch
- Account Number
- Account Type – Displays the linked account types(Cover /Auto deposit/Term Deposit)
- Operation – Displays the process of the transaction (Sweep in /Sweep out)
- Transaction Date
- Transfer Amount

3.6 Changing Primary Party of an Account

You can change the primary customer of a specific account using ‘Primary party Change Maintenance’ screen. To invoke this screen, type ‘STDCUSCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Account

Specify the account number for which you need to change the primary customer. The option list displays all valid active and open accounts under the current branch. Unauthorized and tanked accounts will not be available for selection.

Select the appropriate account number.

Description

Based on the account selected, the system displays the account description.

Branch Code

The system displays the current branch code.

Currency

The system displays the currency associated with the selected account.

Customer Number

The system displays the customer number of the primary customer of the account.

You can modify this and specify the customer number as per requirement. The option list displays all valid active and open customer numbers. Select the appropriate one.

The customer number that you select here must be different from the customer number displayed on selection of the account number.

Once you have selected the customer number, click 'Populate' button. The system will update the 'Account Signatory' and 'Linked Entities' details based on the changed customer number. If you do not click the 'Populate' button, on saving the record, the system will display an error message.

Customer Name

Based on the customer number, the system displays the name of the customer.

Account Class

The system displays the account class to which the selected account belongs.

Remarks

Specify your remarks related to the change of primary customer.

3.6.1 Viewing linked Entities

Click 'Linked Entities' button to view the linked entities.

When you click 'Populate' button after selecting the customer account, the system will update the changed customer as the primary account holder in 'Linked Entities' screen. The other details will remain the same. However, you can modify the details.

For further details on the 'Linked Entities' screen, refer to the section 'Specifying Linked Entities' in this chapter.

3.6.2 Viewing Account Signatory Details

Click 'Account Signatory' button to view the account signatory details.

When you click 'Populate' button after selecting the customer account, the system will update the account signatory details based on the changed customer.

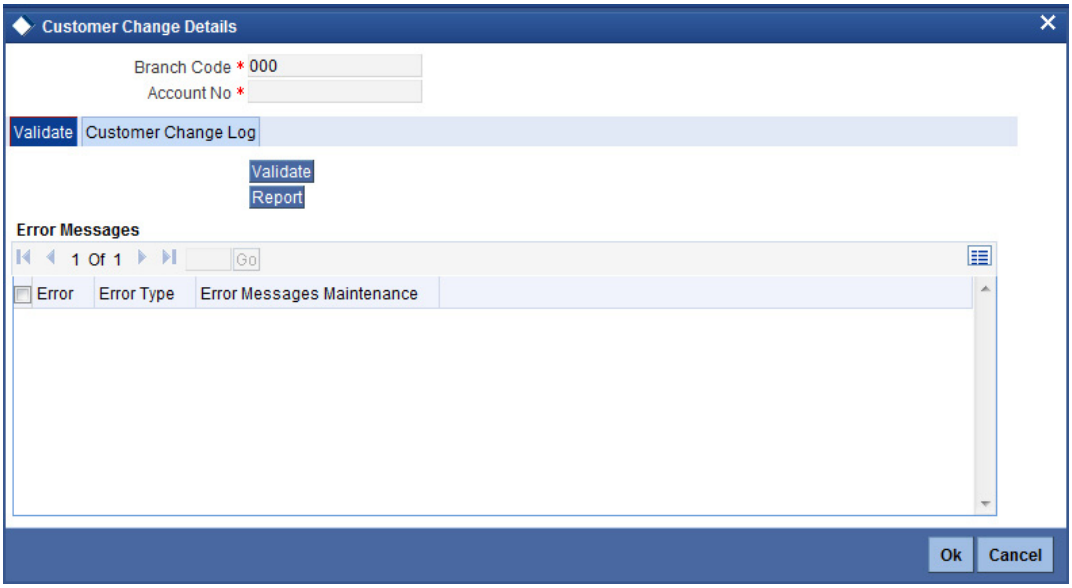
If you have checked the box ‘Replicate Customer Signature’, then the system clears the signatures maintained for the old customer in the ‘Account Signatory’ sub-screen and displays the rest of the signatures. This may include signatures of the joint holders. The system will also default the signature maintained for the changed primary account holder.

If you have not checked the option ‘Replicate Customer Signature’, then the system clears the signatures maintained for the old customer.

For further details on the ‘Account Signatory’ details, refer to the section ‘Specifying Account Signatory Details’ in this chapter.

3.6.3 Viewing Customer Change Details

Click ‘Customer Change Details’ button to view the details of primary customer changes.



You can view the following details:

Branch Code

The system displays the branch code.

Account

The system displays the account number for which the primary account has been changed,

3.6.3.1 Validate Tab

From the ‘Validate’ tab, you can validate the customer changes and view the error/override messages. Click ‘Validate’ button. The system will displays the following details if there is a possible error or override during the process.

Error Code

This is the error code for the error\ override message.

Type

This indicates whether the message was an error message or an override message.

Message

This field displays the details of the error/ override message.

The list will contain the details of possible errors in the beginning, followed by the possible overrides.

You can generate a report of the error/ override messages using the ‘Report’ button. Once you click this button, the system will display the ‘Report Options’ screen. Select the appropriate options and click ‘OK’ button to generate the report.

You can view the following details in the report:

Header

Under the Header, you can view the following details:

- Branch code
- Account Number
- New Customer Number
- Old Customer Number
- Remarks
- Date and Time
- Maker Id

Detailed

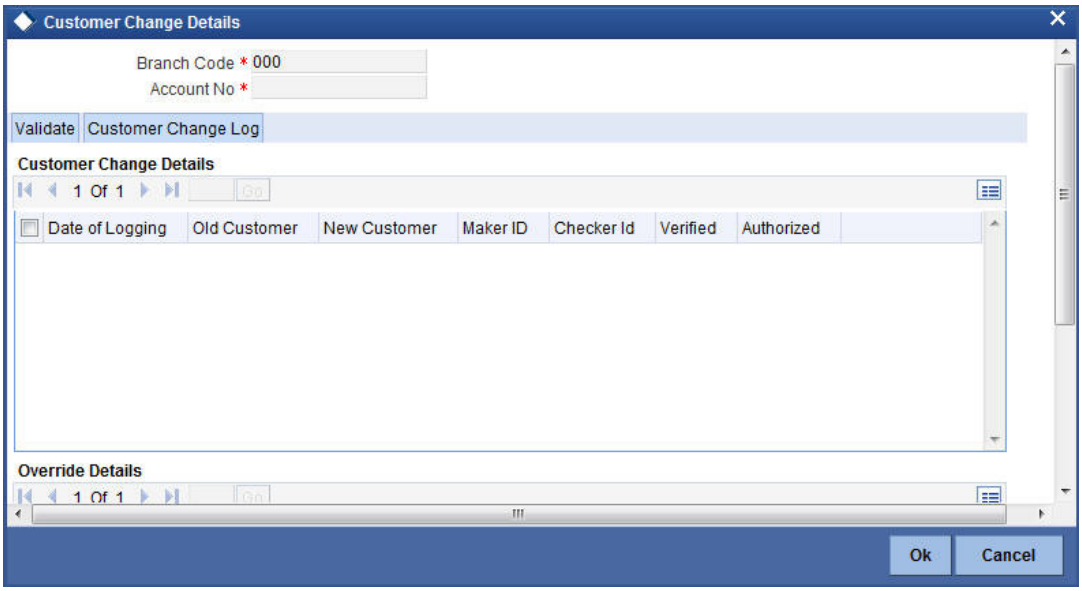
Under detailed section, you can view the following details:

- Error Code
- Error Type
- Error Message

Based on the possible error information received, you can resolve such issues and proceed to save the customer change.

3.6.3.2 Customer Change Log Tab

Under this tab, you can see the history of all customer changes that has happened for the selected account.



In this tab, you can view the history of all customer changes happened on a given account. Against each customer change information, you can view all the overrides triggered during the change process.

This screen will display the details of unauthorized customer changes, if any. The authorizer can view the overrides and take a decision whether to authorize the change or not.

For each primary party change, you can view the following details:

- Date of change
- Old customer number
- New customer number
- Remarks entered by the user
- The user ID of the maker
- The user ID of the checker/authorizer
- The user ID of the verifier
- Whether the change has been authorised or not

For every selected change record, you can view the following details of the errors/ overrides:

- Error code
- The error/ override message

Once you have captured and verified all the details, save the record. If the new customer number is not different from the old one, then the system will display an error message.

Note

Note the following:

- Multi branch access is not supported for this operation.
- This operation is considered as a customer account amendment. External notifications that exist for the customer account modification will continue to work for this.
- If there is any unauthorized primary party change record, then the system will not allow amendment of that customer account.

The primary party change will be effected and updated in the customer account records only after authorization. During authorization, the system will repeat the validations. If there is any error, then you will not be allowed to authorize the record.

You need to manually handle the following situations:

- Any correction in the relationships maintained at customer account level using ‘Primary Party Change’ screen
- Modification of address at the account level
- Re-submission of mandatory documents as part of customer change
- Change in the ICCF product, rule or charge
- Change in the joint holders list or list of signatories required because of the customer change
- Customer spread
- Deactivation of ATM cards and debit cards
- Changes in the status of the customer or account due to primary party change

- Checking uninitiated transaction (transactions in external channels), upload tables, workflow stages. Validation of transaction in referral queue, ELCM queue and PC queue
- Validation of user defined status of account
- Issuance of new card to the new customer
- Validation of existing track receivables in the account
- Records for customer and account combination in the Service Request Screen (STDS-RQST)

You need to operationally handle the following changes:

- Joint holders
- Notice preference
- Escrow transfer details
- Currency limit details
- Document checklist
- Interest and charge subsystems
- Address details, location, media, country code, cheque book name
- Deposit instructions and other instructions
- Nominee details
- Restriction details
- Memo instructions
- Service request
- Statement details
- Interim transaction report details
- UDF details
- ATM details such as name on card
- KYC status
- Customer account tax allowance limit
- Check book re-order details
- Dormancy parameter details (STDSTDOR)
- Salary account flag
- Home branch of old and new customers
- Gender, resident status, staff, minor status
- Stop payment request maintained
- New cheque book requests, debit card requests, Debit card activation requests

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Note

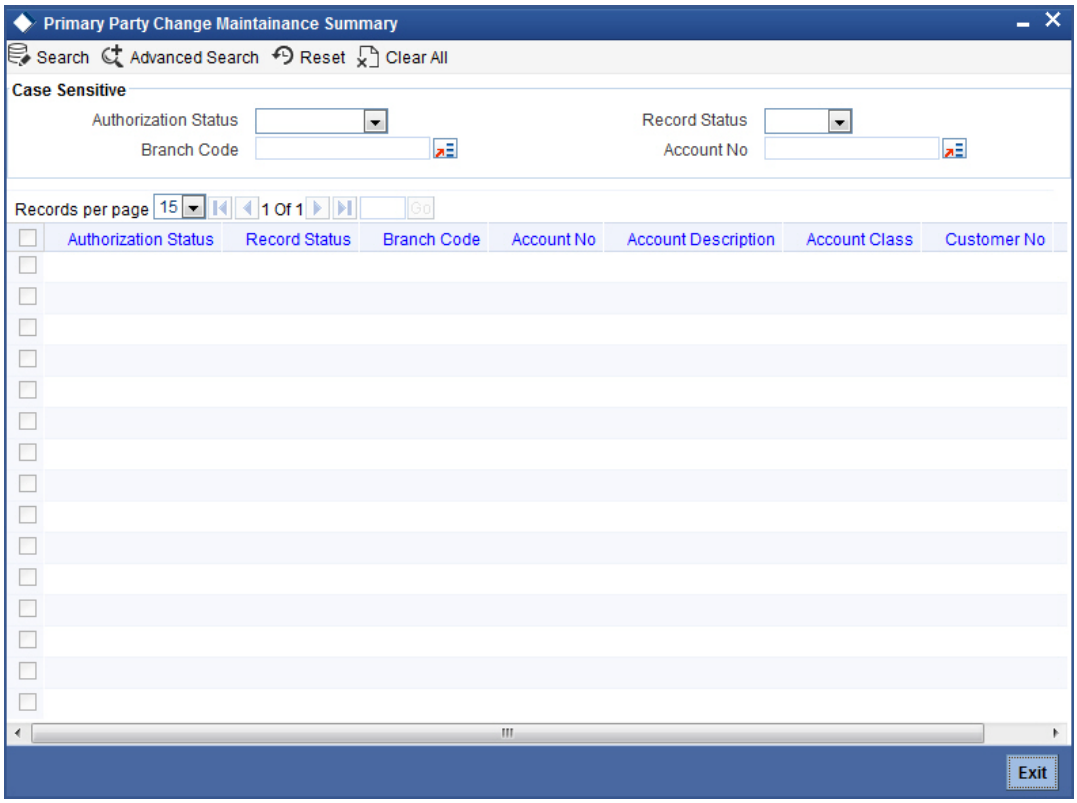
Note the following:

- Through relationship pricing it is possible to define different rates based on the eligibility criteria of the customer. After the customer change has been effected, the system evaluates the eligibility criteria and applies benefit plan. At this point, the system considers the relationships maintained for the new customer.
- After the primary party change, AML tracking for online/daily TOV/monthly TOV for the customer group associated with the new customer takes place. On the same day, customer account entries will report to two customer numbers.
- In case of back dated transactions in the account after primary party change, the system considers the new customer while passing accounting entries.

- The system does not validate the origination accounts during primary party change.
- Transactions in PC which are active at the time of primary party change will show the old customer number itself in the 'Payments and Collections Contract' screen.
- The changes made using 'Primary Party Change' screen will not reflect in the change log of the customer account screen.

3.6.4 Viewing Primary Party Change Summary

You can view a summary of primary party changes made in the system using 'Primary Party Change Maintenance Summary' screen. To invoke this screen, type 'STSCUSCH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Branch code
- Account number

Once you have specified the parameters, click 'Search' button. The system displays the following details of all records that match the search criteria.

- Authorization status
- Record status
- Branch code
- Account number
- Account description
- Account class

- Customer number

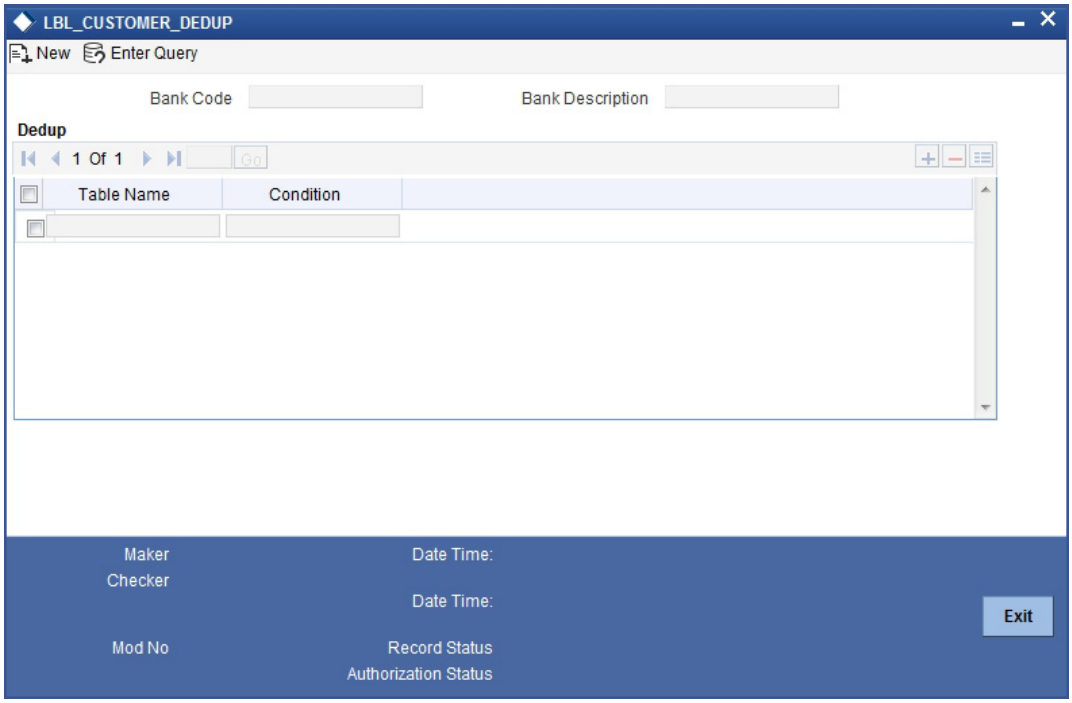
Note

Following are some additional information related to primary party change.

- The system does not validate the usage of the account in the any retail transactions. Retail transactions includes following modules RT, UP, CG, IS and DE.
- If the account is used in corporate transactions, the system validates whether the account is maintained as a settlement account in any of the authorized or unauthorized contracts. If it is used, the system displays an override message listing the transaction reference numbers. Corporate transactions include the transactions from the modules other than those mentioned above.
- After the primary party change, the customer balance report to the MIS codes of the new customer. For existing transactions, the related customer or customer in MIS will not change.

3.7 Maintaining Customer De-duplication

You can frame the rule to avoid the duplicate the customer data using 'Customer Dedup Maintenance' screen. Also, you can modify the existing the De-duplication rule condition. You can invoke this screen by typing 'STDDEDUP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following details:

Bank Code

Specify the unique bank code from the adjoining option list.

Bank Description

System defaults the bank name depending on the bank code selected.

Deduplication Rule

Sequence Number

System generates a new sequence number for each column whenever a parameter is changed.

Condition

Select the field name for the de-duplication check from the adjoining drop-down list. System displays all the fields of the below tabs in the customer creation screen.

- Main
- Auxiliary
- Personal
- Corporate

System will check the data duplication for the selected fields.

Note

System performs the de-duplication check for all existing customers against the latest available de-duplication condition maintained at the bank level.

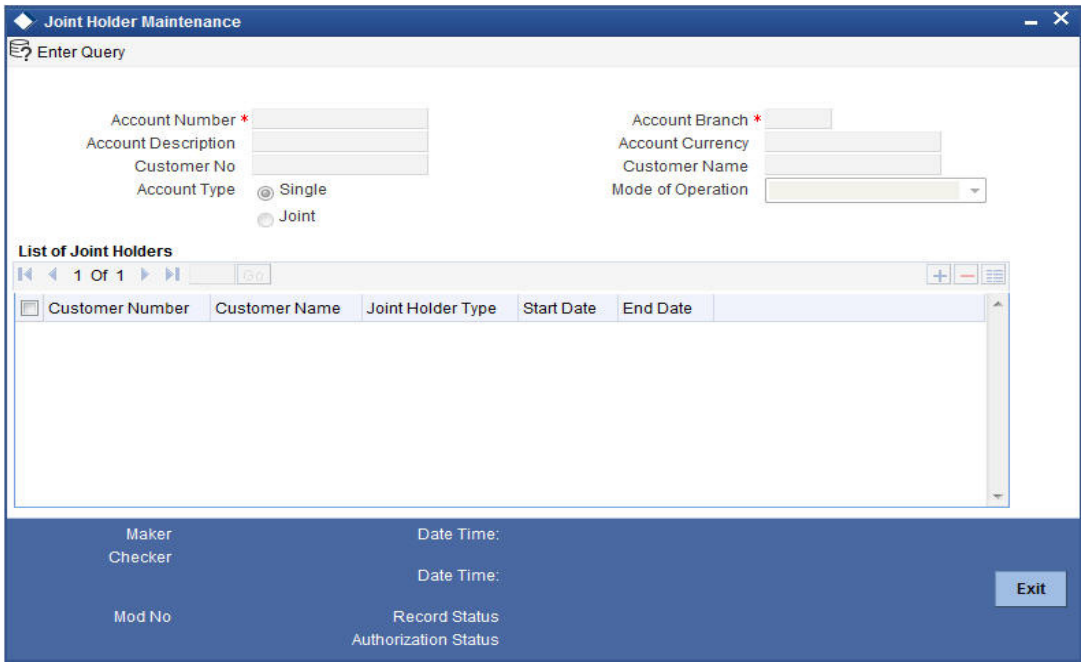
System performs the de-duplication check for the new customers during customer creation and for existing customer during customer reopening as well as if the de-duplication rules are updated.

System performs de-duplication check for customers uploaded through Excel and also for customers created through BPEL.

System allows modifying the de-duplication rule condition if and whenever required.

3.8 Maintaining Joint Holder Details

You can maintain joint holders details using ‘Joint Holder Maintenance’ screen.You can invoke this screen by typing ‘STDJHMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Account Number

Specify the account number for which you want to enquire about the joint holder details. The adjoining option list displays the list of all valid account numbers. Select the appropriate one.

Based on the account number selected, the system defaults the following details:

- Account Description
- Account Branch
- Account Currency
- Customer Number
- Customer Name
- Account Type
- Mode of Operation

List of Joint Holders

You can add the joint holder details in this section if the selected account type is ‘Joint’. Maintain the following details:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

You cannot specify the primary customer number here.

Customer Name

The system displays the customer name based on the customer number selected.

Joint Holder Type

Specify the type of a joint account, a type of authority. Select the appropriate one from the adjoining drop-down menu. The options are:

- Authorized Signatory
- Customer Contact Person
- Guardian
- Custodian
- Developer
- Guarantor
- Joint and First
- Joint and Other
- Joint or First
- Joint or Other
- Nominee
- Related for Enquiry
- Solicitor
- Sole Owner
- Third Party
- Trustee
- Valuer

- Power of Attorney

Note

One joint holder can have only one joint holder type of relation with the account. For example, if a customer is added as an ‘Authorized Signatory’ for the account, the same customer cannot be added as any other joint holder type.

You cannot modify the primary holder in this maintenance.

Start Date

Specify the starting date or valid from of the joint account.

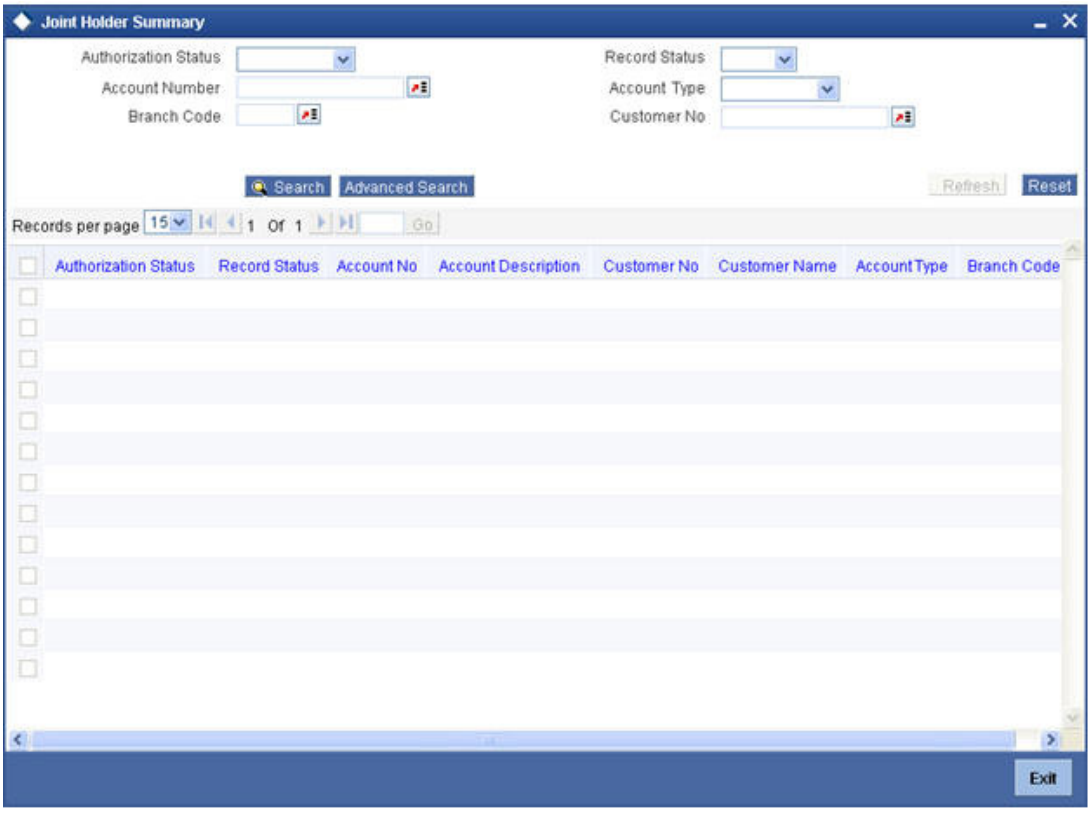
End Date

Specify the date on which the joint account has ended.

The system validates the specified details and saves the record.

3.9 Viewing Joint Holder Details

You can view the joint holder details maintained in ‘Joint Holder Maintenance’ screen using the ‘Joint Holder Summary’ screen. You can invoke this screen by typing ‘STSJHMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Account Number

- Account Type
- Branch Code
- Customer Number

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Account Number
- Account Description
- Customer Number
- Customer Name
- Account Type
- Branch Code

3.10 Reconciliation of MT110 with Incoming Cheque Transactions

MT110 Message is received by the drawee bank from the correspondent bank, as a confirmation of the cheque issuance. When the cheque is received in the drawee bank, system reconciles the message with the inward clearing transaction in the system.

3.10.1 Processing MT110 Incoming Message

After receiving the MT110 message, system stores the message details in a data store, with the status as ‘U’ and tries to resolve the payment account from the Sender’s Correspondent/ Receiver’s Correspondent (field 53a or 54a) if present.

If the ‘MT110 Reconciliation required’ flag is chosen for the account, then the system stores the message details for reconciliation in a data store and the below reconciliation process is done.

System tries to resolve the cheque and it’s clearing transaction with the below details of the message.

- Cheque number (field 21),
- Instrument Amount (field 32a)
- Resolved payment account number.

If the inward clearing transaction for the cheque is found, then the transaction is updated with the MT110 message reference number and the status of the message and the instrument transaction is marked as ‘R’ (‘Reconciled’).

3.10.2 Processing Inward Cheque Clearing Transaction

After the receipt of the cheque, if the MT110 Reconciliation required flag is chosen for the remitter account, then the system does the below reconciliation process:

- System tries to resolve the MT110 received for the instrument. If the message is identified, then the clearing transaction gets updated with the MT110 message reference number and the status of the message and the instrument transaction would be marked as ‘R’ (‘Reconciled’).

- If the message is not identified, then the status of the Instrument transaction gets marked as ‘U’ (Un-Reconciled)

Else the Reconciliation status gets updated as ‘N‘(Not Applicable).

Refer heading ‘Specifying Clearing/Cheque Details’ in the Utility Payments Manual for further details on ‘Clearing Transaction Query’ screen.

3.11 Processing Escrow Sweeps

Escrow Sweep is a process in which the system automatically transfers a predefined percentage of amount that is credited to project account to the Escrow account maintained at the Customer Account Maintenance level.

When a transaction is saved at the Customer Account Maintenance level, the system verifies for the following at different levels:

- Escrow Processing enabled at the Transaction Code Maintenance level
- Escrow Process enabled for the Credit account

If Escrow Process is enabled for Transaction code and Credit account, then the system calculates the value of the amount to be blocked for Escrow transfer, based on the Percentage maintained at the Customer Account level. The system then saves these amount blocks as Escrow type Amount Blocks, with an unique, original transaction reference number.

Note

On modifications transaction, the block amount would be recomputed accordingly.

During EOD batch process (CASABAT), Escrow amount blocks with block expiry date on or before the application date are transferred to the Escrow account, maintained at the customer account level with the transaction code maintained at account class level.

The Amount blocks are placed based on the following conditions:

- For Future dated transaction, the Amount Block will be placed with the block expiry date as effective date of transaction.
- For current dated transaction, the Amount Block will be placed with the block expiry date as application date.
- If the transaction is saved after the currency cut off time, then the Amount Block will be placed with the block expiry date as next day and system processes Escrow transfer on the next day.

Note

Cut off time is applicable only for transaction entry and not for authorization of transaction.

Reversal of transaction happens based on the following conditions

- If the Reversal of transaction is done on same day, the amount block that is placed due to the escrow transaction will be removed.
- If the transaction is reversed on next day after escrow amount block is processed, then the system reverts the amount from the Escrow account. The negative entries will be posted with the reversal transaction code maintained at account class level.

3.12 Processing Sweep In

The linked cover accounts, Auto Deposits and Term Deposits are debited online or real time and Primary CASA account is funded immediately to ensure that primary CASA account is not moved into debit balance due to Sweep in before EOD batch processing and complete the Debit Transaction.

When a Sweep in transaction is initiated due to shortfall in Primary CASA account, the system will identify the linked accounts and the amount to be debited during sweep in.

The system will post two sets of accounting entries in a single transaction to complete the debit transaction. This debit transaction involves online funding of Primary CASA account and then debiting of Primary CASA account.

The following accounting entries are posted:

Set 1:

Debit Linked Accounts (To the extent of shortfall amount)

Credit CASA Account (To the extent of shortfall amount)

Set 2:

Debit CASA account (Transaction amount)

Credit Target account (Transaction amount)

Both sets of accounting entries are passed in a single transaction, so that the amount swept in to primary account will be utilized to honour the debit transaction.

When the TD account is linked in sweep in structure, the system imposes amount block on linked TD accounts to the extent of linked amount.

If the available balance is not sufficient to meet the shortfall in Primary CASA account, then the system will only consider available balance of cover account and proceed with next linked account .

The system performs few validations for sweep in at account level and account class level.

The following validations are performed for sweep in at account class level:

- If Sweep in & Reverse Sweep in check boxes are not checked at Auto Deposit Account Class level, then the system will not allow you to check these check boxes at Auto Deposit Account level.
- If Sweep in & Reverse Sweep check boxes are checked at Auto Deposit Account Class level, then the system will not allow you to uncheck these check boxes at Auto Deposit Account level.

The account level validations and process for CASA, Cover, Auto Deposit and TD accounts are detailed below:

CASA Account

- If ‘Enable Sweep in’ check box is unchecked while creating a CASA account and is checked during life cycle based on customer request, then the existing auto deposits will be part of sweep in structure, provided the account class of Auto Deposit is enabled for sweeps.
- You can uncheck ‘Enable Sweep in’ check box at Primary CASA account level, only if cover accounts and term deposits are de-linked. However, you need to de-link the cover

accounts and term deposits before disabling Sweep in feature at primary CASA account. Also, since de-linking is disabled for auto deposits, the system will automatically de-link auto deposits once 'Enable Sweep in' check box is unchecked at primary CASA account level.

- During account opening/ account amendment, you can uncheck both the check boxes, even if they are checked at Account class level.
- While closing CASA account, the system by default de-links the linked Cover accounts and Term deposits and displays the information message notifying the de-linking of linked account.
- If any Auto deposit exists while closing the CASA account, the system will display the error message as "Account has slave accounts".

Cover Account

- When you specify cover accounts for a primary account,
  - The system validates if the cover account is frozen / dormant / debit restricted. If yes, then the system displays an appropriate override/error message as "The cover account is frozen/dormant/debit restricted".
  - The system validates if holding patterns of cover account and primary account are same. If not equal, then displays the override/error message as "Holding Pattern Mismatch".

    This validation is enable only during linkage of cover accounts.

    If there is a change in holding pattern of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the holding pattern. This process needs to be handled manually.
  - The system validates if primary customer number of cover account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".

    This validation is enable only during linkage of cover accounts.

    If there is a change in primary customer of primary/cover accounts after the linkage of cover account, then the system will not validate during the process of changing the primary customer. This process needs to be handled manually.
- You can configure the message as either override or error depending. If it is configured as error, then the system will disable saving of cover account linkage operation if the cover account is frozen / dormant / debit restricted. If it is configured as override, then the system will enable linkage; however, during sweep in process, the cover account will be skipped if the status is frozen / dormant/debit restricted. So that the system need not track it for replenishment.
- You can disable sweep in feature for a cover account only after de-linking it from sweep structure. Else, the system will display an error message.
- You can disable reverse sweep in feature for a cover account even after utilization. However, the utilization due to sweep in will not become zero. Also, the system will not consider the cover account for reverse sweep in, since the 'Reverse Sweep In' field is disabled, when the funds are available in primary CASA account. After disabling the 'Reverse Sweep In' field at cover account level, if you re-enable 'Reverse Sweep In' field, then the system triggers reverse sweep in whenever there are funds in primary CASA account, considering the old utilization amount.

Note

- Though disabling reverse sweep in flag and again enabling it after some time is not a generic business scenario, we will handle this in design to avoid any future issues.

- While linking cover accounts to a Primary CASA account, the system will validate that ‘Enable Sweep in’ check box is checked for the cover account at account level. Else, the system will not allow linking the cover account to the Primary CASA account.
- If ‘Enable Reverse Sweep in’ check box is not checked at Cover account level, then the system will not trigger reverse sweep in of funds from Primary CASA account when Primary CASA account is credited.
- You cannot check the ‘Enable Sweep in’ and ‘Enable Reverse Sweep in’ check boxes at Cover account level, if these check boxes are not enabled at Account class level. However, if the check boxes are checked at Account class level, the same can be disabled at Account level during account opening/ account amendment.
- If a Cover account is enabled with No credits, then the system skips that account during reverse sweep in process. However, the system tracks the Sweep in amount and credits once ‘No Credits’ check box is unchecked.

Auto and TD Accounts

The following are the validations and processes for auto deposits on specified deposit account:

- When you create an Auto deposit using surplus funds from a primary CASA account, The system will validate if ‘Enable Sweep in’ check box is checked at the primary CASA account level and at the Auto Deposit Account class level.
- If ‘Enable Sweep in’ check box is checked at both places, then the system will create automatic linkage of Auto deposits with primary CASA account as part of ‘Sweep Structure Maintenance’ screen. The latest deposit is placed on the top and linkage percentage is by default maintained as 100% and the auto deposit amount is maintained as linkage amount.

  The order of linkage of auto deposits at ‘Sweep Structure Maintenance’ level does not influence the order in which auto deposits are broken for sweeping out funds from auto deposits to primary CASA account.

The following are the validations and processes for term deposits on specified deposit account:

- The system validates if holding patterns of term deposit account and primary CASA account are same. If not equal, then displays the override/error message as “Holding Pattern Mismatch".
- The system validates if primary customer number of term deposit account and primary account are same. If not equal, then displays the override/error message as "Customer Number Mismatch".
- When you link a TD account in Deposit Linkage section of Primary CASA account, the system validates if the TD account is linked as collateral. If it is already linked as a collateral, then the system validates if the available amount of the TD account is equal or greater than the linked amount you entered. If the available amount is less than the linked amount, then the system displays an error message and stops the process of linkage.
- When you try to maintain a TD account linked to a CASA account as collateral for a Loan account / OD account, then the system validates if the available amount of the TD account alone is maintained as collateral linkage amount. This validation is based on the inked amount towards sweeps and any other amount block on TD account.
- If TD Account Class is enabled for Sweeps, then during TD account creation or amendment, you can modify sweep in features at account level by disabling or enabling sweep in. However, you can perform this action before linking it to Primary CASA account.
- If TD Account Class is disabled for Sweeps, then during TD account creation or amendment, you will not be able to enable sweeps feature at account level during. Because, the concerned TD Account Class is not eligible for sweeps feature.

- If you need to disable sweep in feature for a Term Deposit account, then you need to ensure that the Term deposit account is de-linked from primary account in 'Term deposits' section of 'Sweep Structure Maintenance' screen at Customer Account Maintenance level. If not de-linked, then the system displays an error message alerting you to de-link the account from sweep structure.
- Term Deposit currency and CASA account currency must be similar. The system disables the linkage of Term deposit accounts in sweep structure with different currency.

De-linking Accounts

De-linking Cover Account

The cover account can be de-linked from sweep in structure any time during the life cycle, after utilization. Once the cover account is de-linked, the system reverses sweep in amount stored against the cover account and updates as zero.

De-linking Auto Deposits from Primary CASA account

If 'Enable Sweep in' check box is unchecked for Primary CASA account as part of account amendment, then the system will de-link the existing Auto deposits from Sweep structure. These de-linked Auto deposits and new auto deposits created after the change are broken whenever CASA account balance goes below minimum balance.

De-linking Term Deposit from Sweep In Structure

The system facilitates you to de-link the term deposit utilized as part of sweep in, from Sweep in structure. The moment Term deposit is de-linked, the system reverses sweep in amount stored against the term deposit account and updates as zero. So that the system need not track it for replenishment.

Handling Batch Closure of Auto Deposits with Zero Balance

Oracle FLEXCUBE facilitates batch closure of auto deposits with zero balance if any or all of the following criteria are satisfied:

- If 'Enable Reverse Sweep in' is unchecked for Primary CASA account
- If 'Enable Reverse Sweep in' is unchecked for Auto Deposit account. If the Auto Deposit account is completely utilized, then the system closes it online.
- Sweep in Sequence

3.12.1 Sweep in and Reverse Sweep in Sequence

During Sweep in and Reverse Sweep in process, the system sequences processing of linked accounts. Cover, auto deposits and term deposits are utilized in the defined order of sequence.

Sweep in Sequence

The sequence followed for sweep in is:

1. Cover Accounts
2. Auto Deposit Accounts
3. Term Deposit Accounts

If there are multiple cover accounts, then the system follows the sequence of linkage in 'Sweep Structure Maintenance' screen at Primary account level.

If there are multiple auto deposits, then the system follows the value selected for 'Break Method' parameter in Auto Deposit section of CASA account class.

If there are multiple term deposits, then the system follows the linkage sequence in 'Sweep Structure Maintenance' at Primary account level.

Reverse Sweep in Sequence

The sequence followed for sweep in is:

1. Term Deposit Accounts
2. Auto Deposit Accounts
3. Cover Accounts

If there are multiple Cover accounts, Auto Deposits and Term Deposits, then the system uses the sweep in sequence of utilization to replenish the funds.

3.12.2 Reversal of Sweep in Transaction

Oracle FLEXCUBE supports reversal of the Sweep in transactions, irrespective of whether the reversal is attempted on same day or subsequently. This will be supported for all types of transactions for which reversal is allowed. Reversal will be allowed even for back value dated debit transactions involving sweep in of funds.

Reversal of sweep in will not restore the original position, however, it is treated as credit to linked accounts. Similarly, reversal of reverse sweep in would be treated as debit to linked accounts.

3.12.2.1 Online Reverse Sweep in

Oracle FLEXCUBE facilitates online reverse sweep in. When a Primary CASA account receives credit after sweep in transaction and before EOD batch processing, the system will reverse sweep in funds to linked accounts immediately without waiting for EOD batch process. Credit can either be partial or full. Based on the credit criteria, the system process the online reverse sweep in.

Partial Credit to Primary CASA account

During the day, if CASA account is partially credited, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in. The system will also keep track of remaining amounts to be replenished in linked accounts.

The following accounting entries are posted:

- Debit CASA account (Partial Credit amount)
- Credit Linked Accounts (Partial credit amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Remaining amount is tracked as 'Amount to be reverse swept' and the same is adjusted next time when funds are credited.

Full Credit to Primary CASA account

During the day, if CASA account is credited with sufficient amount to cover the amount swept in, then the system debits the CASA account and credits the linked accounts in the reverse order of original utilization sequence followed during Sweep in.

The following accounting entries are posted:

- Debit CASA account (Sweep in amount)
- Credit Linked Accounts (Sweep in amount)

The system will not handle accounting/amount block during EOD batch, as the linked accounts were debited online during Sweep in. Only after complete replenishing of swept in funds, the system will create Auto Deposits. However, only if there are surplus funds available in Primary CASA account.

3.13 Levying Penalty Interest on Notice Accounts

The 'Notice Account' is a savings account for which the bank levies 'Advance Interest' if the account holder withdraws an amount more than the 'Free Amount'. The free amount is the amount that a customer can withdraw per calendar month from his/her savings account without providing any notice to the bank and without being liable to pay advance interest.

Oracle FLEXCUBE facilitates the setting up of a 'Notice Account' using the 'Customer Accounts Maintenance – Notice Preferences' screen by enabling the option, 'Advance Interest'. You can also configure an account class for advance interest by enabling the option, 'Advance Interest' at the 'Account Class Maintenance – Notice Preferences' screen.

For more details on the 'Customer Accounts Maintenance – Notice Preferences' screen, refer to the preceding section,titled,'Maintaining Notice Preferences for Withdrawal'.

For more details on the 'Account Class Maintenance – Notice Preferences' screen, refer to the section, 'Maintaining Notice Preferences' in the chapter, 'Maintaining Mandatory Information' of this User Manual.

These Notice Accounts are linked to the 'Notice Period' maintained at Account Class/ Customer Account level for the withdrawal of amount from the account. The account holder should provide a notice of specified days/months to the bank to withdraw an amount more than the 'Free Amount'. Once the notice period is crossed, the notice becomes active and the customer can withdraw the noticed amount during the validity period of the notice. For example, if the Notice Period is 3 months then the customer should inform the Bank 3 months in advance about the amount the customer wants to withdraw from his account.

The noticed amount can be withdrawn at one go or in several installments within the notice validity period window. After the validity period expires, the status of the notice remains closed.'

Note

The system deducts the advance interest from the credit Interest earned by the customer on his credit balance in the account

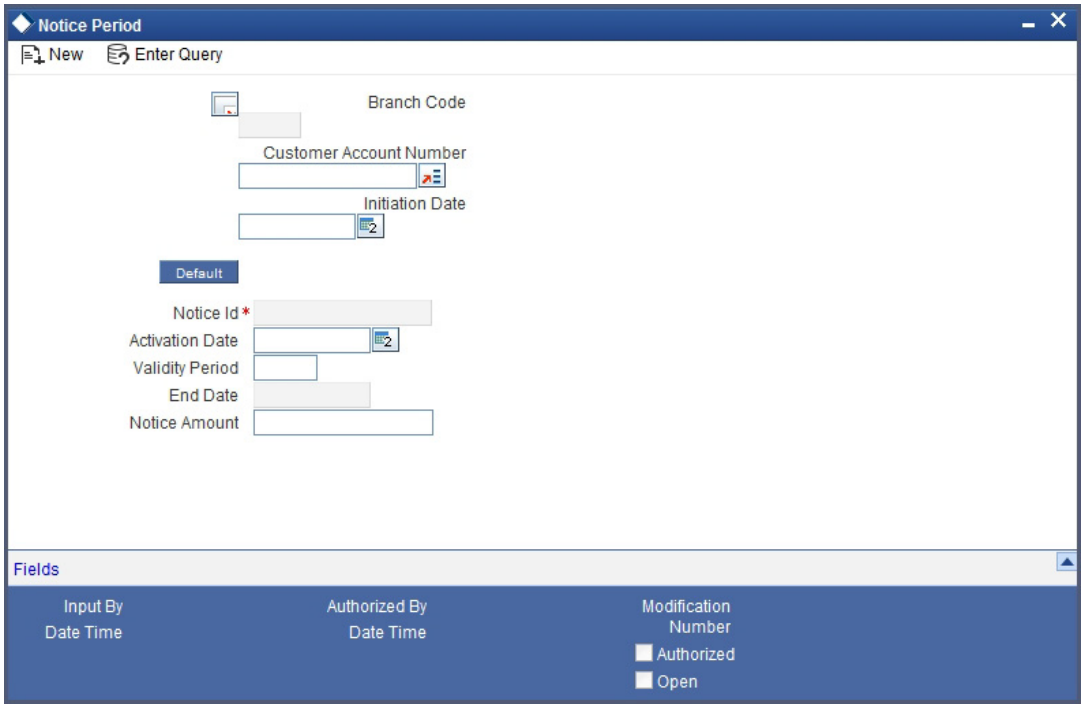
If the customer does not withdraw his free amount during any month he is not allowed to carry forward the same in the subsequent month

You have to maintain an SDE for advance interest calculation on the amount withdrawn from the customer account. The system takes up all accounts belonging to a product, for which the option 'Advance Interest' in 'Notice Preferences' screen is enabled, for calculating the Advance Interest.

For more details on maintaining this SDE refer to the section, 'Maintaining SDEs for Computing Advance Interest' in the chapter, 'Maintaining System Data Elements' of the 'Interest and Charges' User Manual.

3.14 Maintaining Notice Period for Withdrawal

You can specify the notice for withdrawal of amount from the accounts using ‘Notice Period Maintenance’ screen. You can invoke this screen by typing ‘STDNTPRD’ at the top right corner of the application tool bar and clicking the adjoining arrow button.



The following details are captured in this screen.

Branch Code

The current branch code is defaulted here.

Account Number

Specify the account number for which you wish to maintain the notice period.

Initiation Date

Specify the date on which the notice is initiated.

> **Note**
>
> After specifying the initiation date click ‘Default’ to display the Notice Id, Activation Date, Validity Period, End Date and Notice Amount. The system defaults the following fields based on the Notice Preferences you maintain at the Customer Account level.

Activation Date

The activation date gets defaulted based on the account number and initiation date entered.This is the date from which the notice period becomes active. However, you can modify this date.

Validity Period

The validity period of the notice as maintained in the ‘Notice Preferences’ screen at the account level gets defaulted here. However, you can modify this period

Notice Amount

Specify the amount to be withdrawn within the Notice Period. The amount you specify here should be in account currency.

The following fields are displayed in this screen:

- Branch Code – The branch code of the current branch
- Notice Id – The identification of the notice
- End Date – The end date of the notice period

Notes

You can unlock the record and modify details but you cannot make retrospective changes.

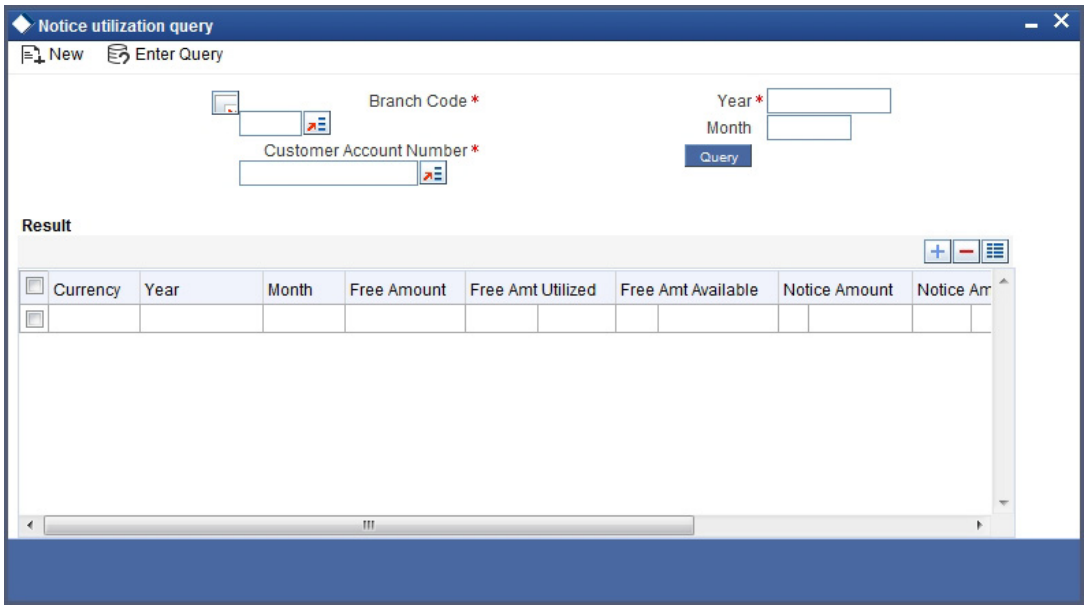
You can modify only the inactive notices (i.e. only when application date is less than activation date of the notice).

You can close and reopen the Maintenance.

3.15 Viewing Utilization of Free Amounts

You can view the utilization of free amounts with respect to advance interest for the accounts using 'Notice Utilization Query' screen.

You can invoke this screen by typing 'STDADINT' at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can query the records based on any or all of the following criteria:

- Branch Code
- Account Number
- Year
- Month

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed. The system displays the following details pertaining to the fetched records:

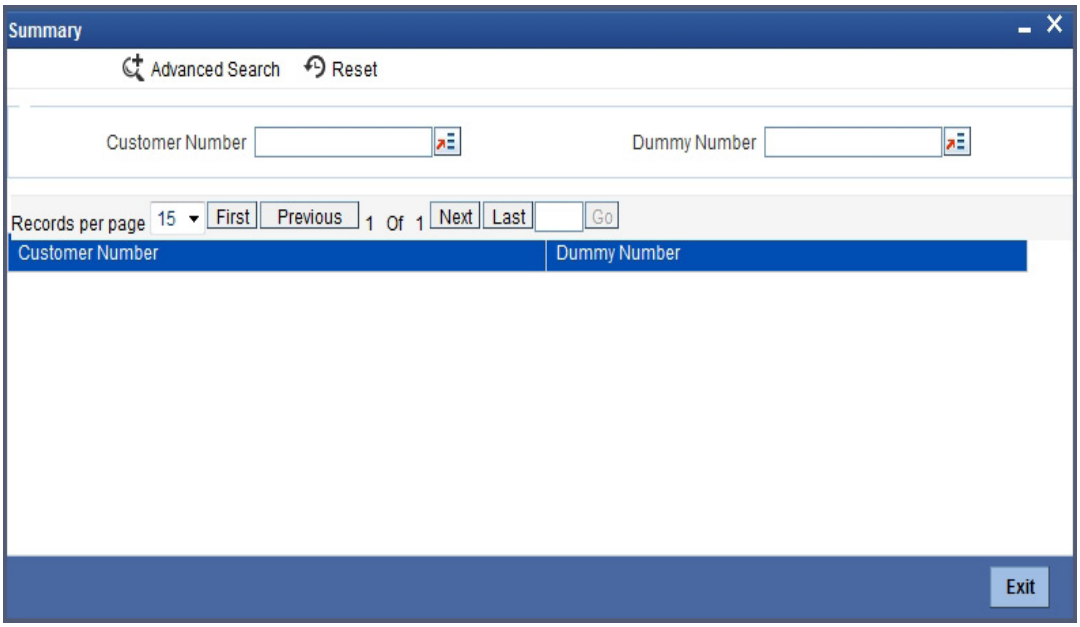
- Currency
- Year
- Month
- Free Amount
- Free Amt Utilized
- Free Amt Available
- Notice Amount

3.16 Viewing Dummy Numbers Associated with CIF Number

To recall, in the Branch Parameters screen, you can specify a number range based on which the customers of your bank will be assigned CIF numbers for identification. You can also maintain a dummy CIF number range for a branch. The dummy CIF range will be used for account number generation.

Refer the Core Services User Manual for details on maintaining dummy CIF number range and its usage for customer account number generation.

You can view all the dummy CIF numbers linked to a customer in the ‘Dummy Customer Summary’ screen. You can invoke this screen by typing ‘STSMAINT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can view the CIF number that is associated with each dummy number.

3.17 Withdrawal of Funds without Penalty

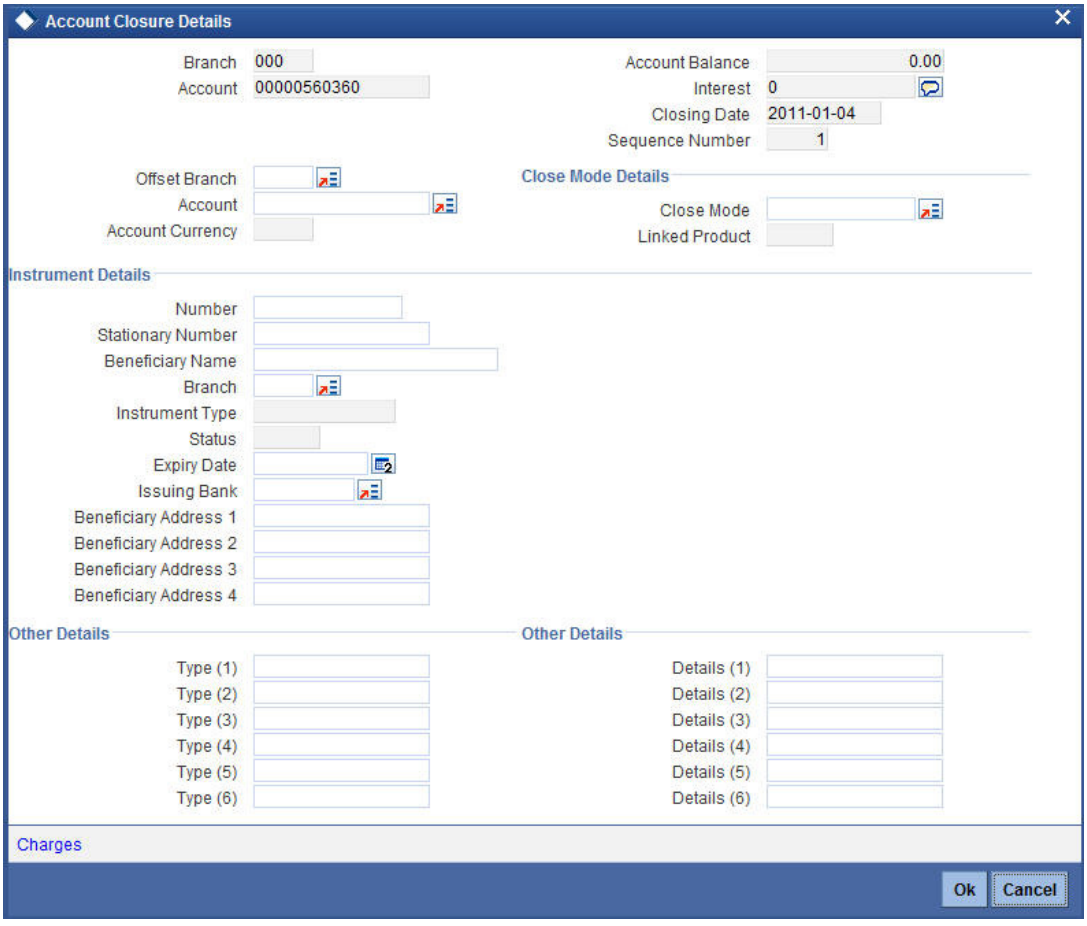
No early withdrawal penalty is charged for the first six days from a time deposit account. For this, you must maintain an Interest and Charges (IC) period system data element (SDE),

'Days from Start' which will indicate the number of days from deposit initiation to withdrawal date. While maintaining the penalty formula, you can specify a condition to charge penalty only if the value of the 'Days from Start' SDE is greater than 6 days.

3.18 Closing Account

When you close an account, the system will check whether an IC product linked to the account is pending liquidation. If an IC Product is pending liquidation, you will be prompted to perform the liquidation before closing the account.

If any provisioning has been done in respect of the account, the relevant amount is written back to the GL as specified in the maintenance, on Closure. If the account does not have any IC products pending liquidation the system will display list of 'Close Out' modes in the Account Closure Details screen.



In this screen you can select the Close Mode, which is to be used to close the account. The option list positioned next to this field contains a list of all the Close Modes maintained in the Customer Account Closing Modes screen. The product linked to the close mode will be defaulted.

Some of the close out modes may require additional details to complete the transaction. These additional details can pertain to either of the following:

- The Offset Account

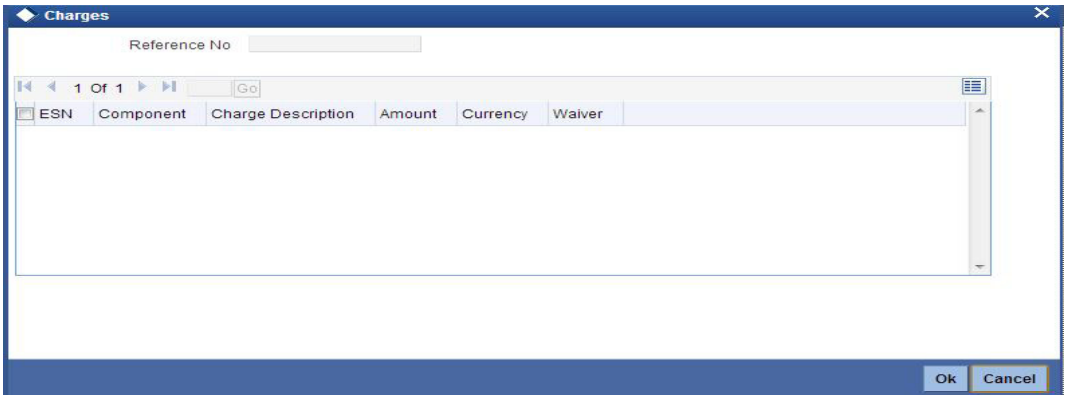
- The Instrument (when the Close Out is through an Instrument) with which you payoff the balance in the account

Thus, based on the mode selected the withdrawal entries are booked against the appropriate product. The balance of the account will drop down to zero. Subsequently, the account is marked as closed.

If this customer is a corporate customer, then you will not be able to close the customer account record if the following conditions are met:

- The account belongs to a savings or current account class.
- The account is a member of a netting group and there are any non-netted transactions of the netting group awaiting netting under the netting batch.

Click on the 'Charge' button to display the calculated charges of the retail teller charge product.



In the charge details screen, the system arrives at the final payout amount to the customer after deducting the calculated charge amount. If the charge amount is waived off, then it will not be deducted from the final payout amount.

If the account balance is not sufficient to cover the charge then the system displays appropriate error message.

Note

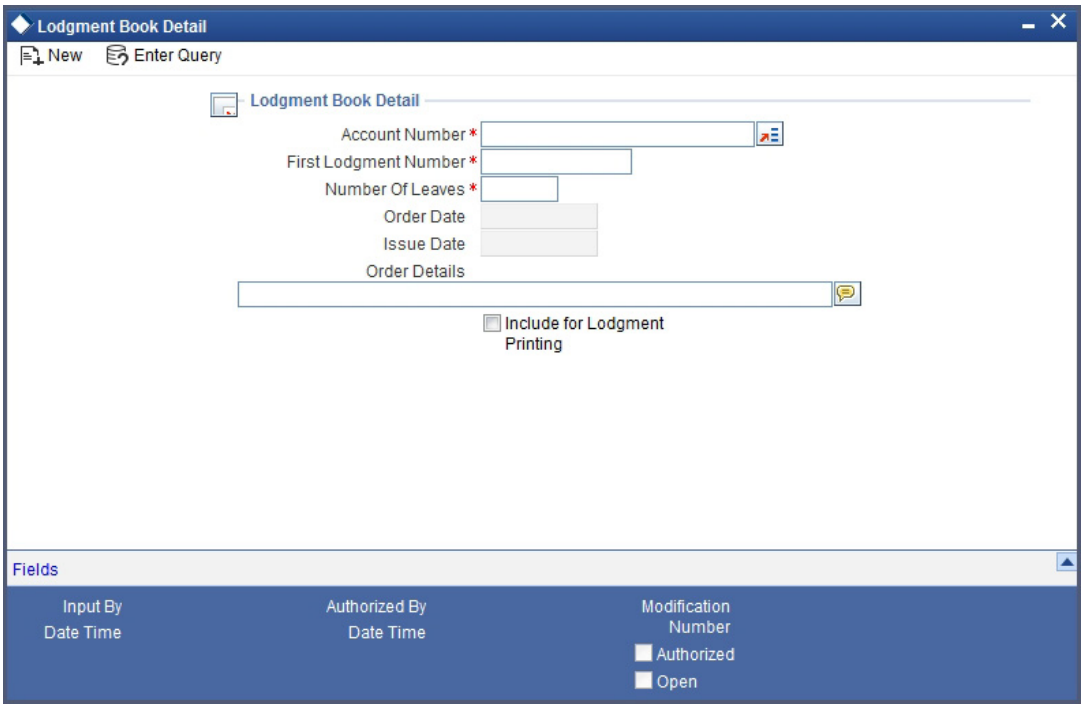
If any other charges are linked to the close out product, the same will be deducted from the final payout amount

Refer the section 'Maintaining Netting Group' in the chapter 'Accounts for Inter-Branch Transactions' in the Core Services User Manual for further details about netting.

For detailed information on the Customer Account Closing Mode Maintenance screen, you can refer the Maintaining Customer Account Closing Modes sub-heading in this manual.

3.19 Recording Details of Lodgment Book Requests

For a customer account, you can record details of lodgment book requests, provided the use of lodgment books is allowed for the account. You can capture these details in the 'Lodgment Book Maintenance' screen. You can invoke this screen by typing 'CADLOGBK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For each request, you need to capture the following details:

Account Number

You can specify the account number of the customer account in respect of which the request for the lodgment book was received.

Start Number for the Lodgment Book

You can specify the start number for the leaves in the lodgment book. This depends upon your specification in the Bank Wide Parameters, in respect of uniqueness of lodgment book numbers.

For Example, In the Bank Wide Parameters, you have specified that lodgment book numbers must be unique for the branch. This means that lodgment numbers need to be unique across all accounts of that branch. For instance, if a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of any other account, with these numbers. If you have specified that lodgment book numbers must be unique to accounts in the branch, and a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of the same account, with these numbers. However, you can start a book with the same numbers in respect of another account in the branch.

Number of Leaves

You can specify the number of leaves that the lodgment book is to have

Order Date and Issue Date

By default, the order date and the issue date of the lodgment book is considered to be the application date; you can change the dates and specify them as required.

Order Details

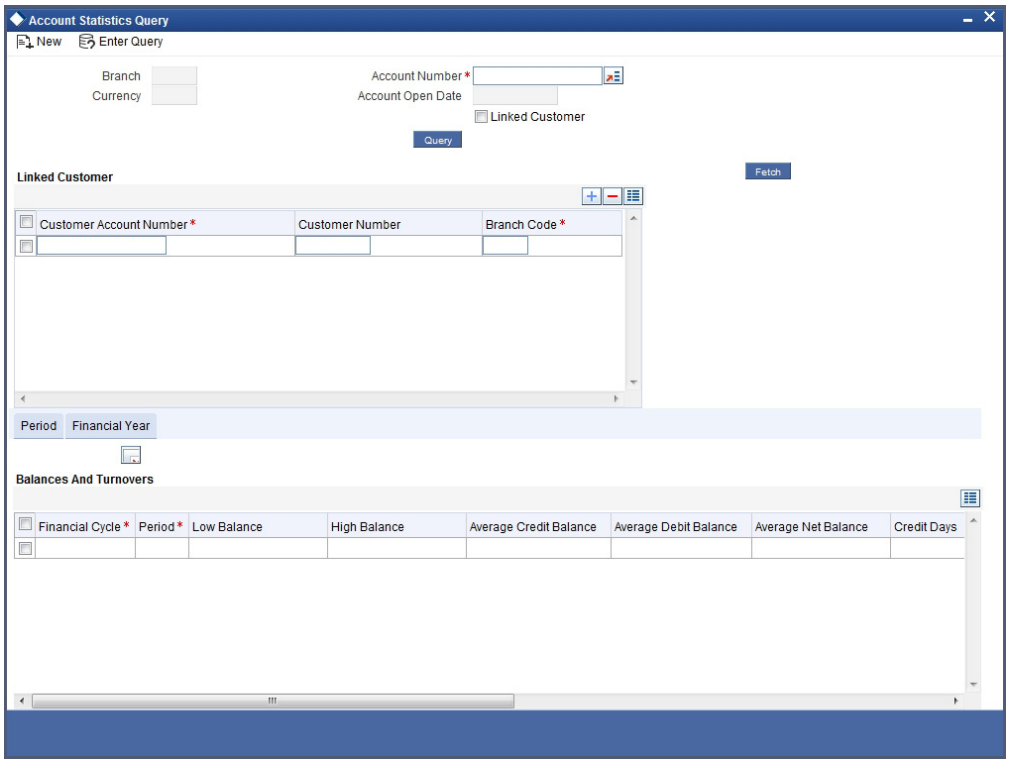
You can specify order details as required for the lodgment book.

Order Details for Lodgment Printing

If you wish the order details to be sent to the lodgment book-printing agent, you can indicate so. If you indicate this by checking the Include for Lodgment Printing box, the issue date for the lodgment book will be updated by the printing interface.

3.20 Querying for Account Statistics

You can view period-wise statistics for an account in the 'Customer Account Statistics Query' screen. You can invoke this screen by typing 'ACDASTQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Check Linked Customer and provide Account Number and click Query button to view all Account Numbers of the customers and its linked customers in Linked Customer Details. To query on any account displayed, select the account and click 'Fetch' button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

The details displayed are as follows:

- Low and High Balance for a period

The lowest and highest current balances for the period

- Average credit and debit balance for a period

This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period

- Credit and debit days

The number of days the account was in credit/(debit) balance in the period

- Credit and Debit Turnover

The credit/ (debit) turnover for the period

- Excess days in debit balance

The number of days in a month when the account exceeded the overdraft limits

- Overdraft Limit

This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month

- Credit grade of the Customer

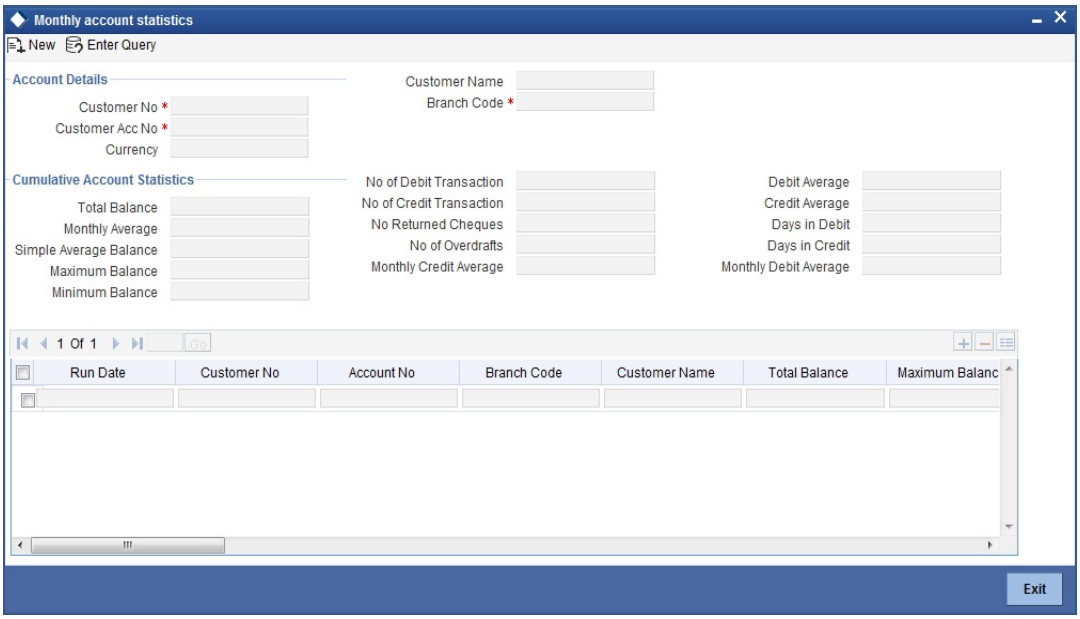
This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

Printing of this information for an account is only possible if the Account Statistics option has been enabled in the Account Class Maintenance for the account class used by the account.

If account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years. The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

3.21 Querying for Month-Wise Customer Account Statistics

You can query for month-wise statistics for an account in the 'Monthly Account Statistics' screen. You can invoke this screen by typing 'STDACSTA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following fields:

Customer No

Specify the customer number.

Customer Acc No

Specify the customer account number.

Branch Code

Specify the branch code.

Cumulative Account Statistics

You can view the following cumulative account statistics of the account:

- Total Balance
- Monthly Average
- Simple Average Balance
- Maximum Balance
- Minimum Balance
- No of Debit Transaction
- No of Credit Transaction
- No of Returned Cheques
- No of Overdrafts
- Monthly Credit Average
- Debit Average
- Credit Average
- Days in Debt
- Days in Credit
- Monthly Debit Average

Monthly Account Statistics

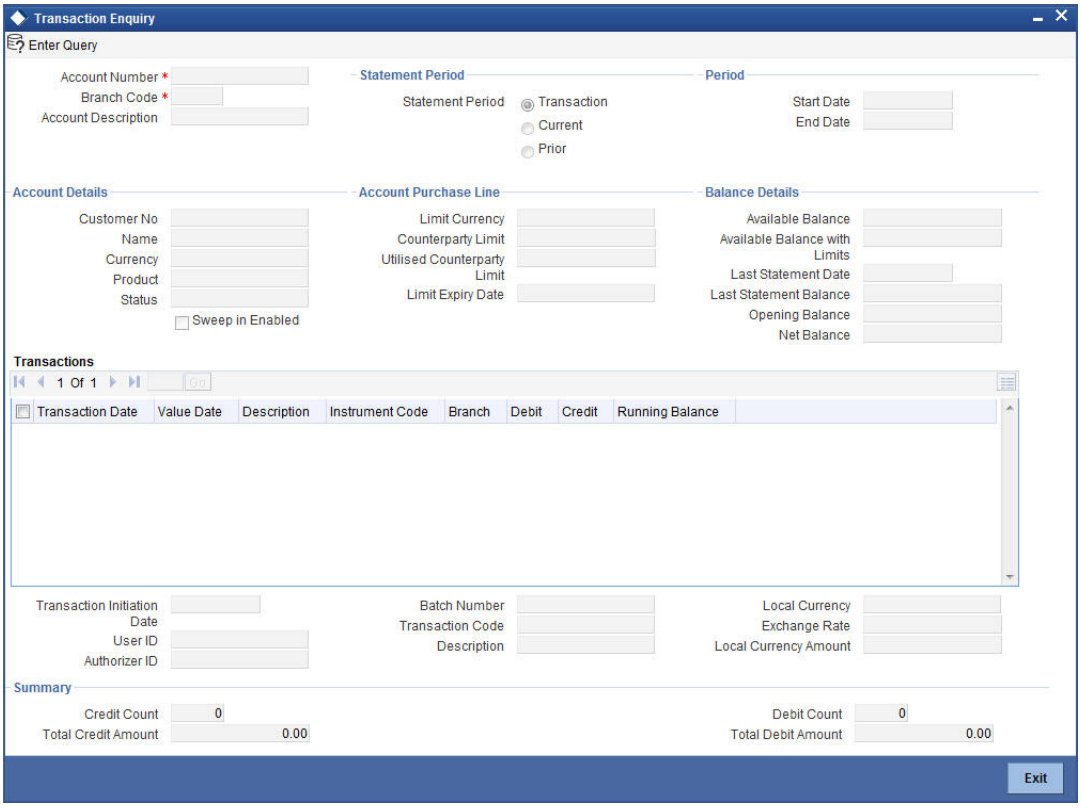
You can view the following monthly account statistics of the account:

- Run Date
- Customer Number
- Account Number
- Branch code
- Customer Name
- Total Balance
- Maximum Balance
- Minimum Balance
- Simple Average Balance
- Debit Average
- Credit Average
- Excess OD Average
- Currency
- No of Returned Cheques
- No of Debit Transaction
- No of Credit Transaction
- Closing Balance
- Debit Interest
- Non Sufficient Funds
- Charges Amount

- Debit Check Returned
- Visa Debit Details
- Last Debit Transactions
- Last Credit Transactions
- Last Overdraft Transaction
- Days in Debt
- Monthly Debit Average
- Days in Excess OD
- Monthly Average
- No of Overdrafts
- Days in Credit
- Monthly Credit Average

3.22 Querying Account Details

You can query and view the account details using 'Transaction Enquiry' screen. You can invoke this screen by typing 'STDBLINQ' at the top right corner of the application tool bar and clicking the adjoining arrow button.



Account Number

Specify the customer account number into which the cash needs to be deposited. Upon keying the account number, the system will default the Account Number, Account Branch and Account Currency for the corresponding account. In case of multiple accounts with the same account number, the system will pop-up a list of account numbers with account branches to select.

Branch Code

The system displays branch code based on the specified account number.

Account Description

The system describes the account for the specified account number here.

Statement Period

Select the statement period to limit the number of transactions to be listed. By default, 'Transaction' option is selected as the statement period. Therefore, only last five transactions will be listed.

Note

If you specified statement period is less than 6 months, then system will display an error message.

You need to have rights for that particular branch otherwise; you cannot query the account details.

Period

Start Date

Specify the statement period start date of current statement period.

End Date

Specify the statement period end date of current statement period.

Note

After specifying the search parameters press 'F7' to enter query and 'F8' to execute query; in order to view the account details.

Account Details

System displays the following details under 'Account Details' section:

- Customer No
- Name
- Currency
- Product
- Status
- Sweep in Enabled

Account Purchase Line

System displays the following details under 'Account Purchase Line' section:

- Limit Currency
- Counterparty Limit
- Utilized Counterparty Limit
- Limit Expiry Date

Balance Details

System displays the following details under 'Balance Details' section:

- Available Balance
- Available Balance with Limits

- Last Statement Date
- Last Statement Balance
- Opening Balance
- Net Balance
-

Note

The system calculates the net balance using the following formula:

– Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)

Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.

As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

The net balance will be in the account currency.

Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.

Transactions

System displays the transactions depending on the ‘Statement Period’ selected, and displays the following details under ‘Transactions’ section:

- Transaction Date
- Value Date
- Description
- Instrument Code
- Branch
- Debit
- Credit
- Running Balance

System displays the following details:

- Transaction Initiation Date
- User ID
- Authorization Id
- Batch Number
- Transaction Code
- Description
- Local Currency
- Exchange Rate
- LCY Amount

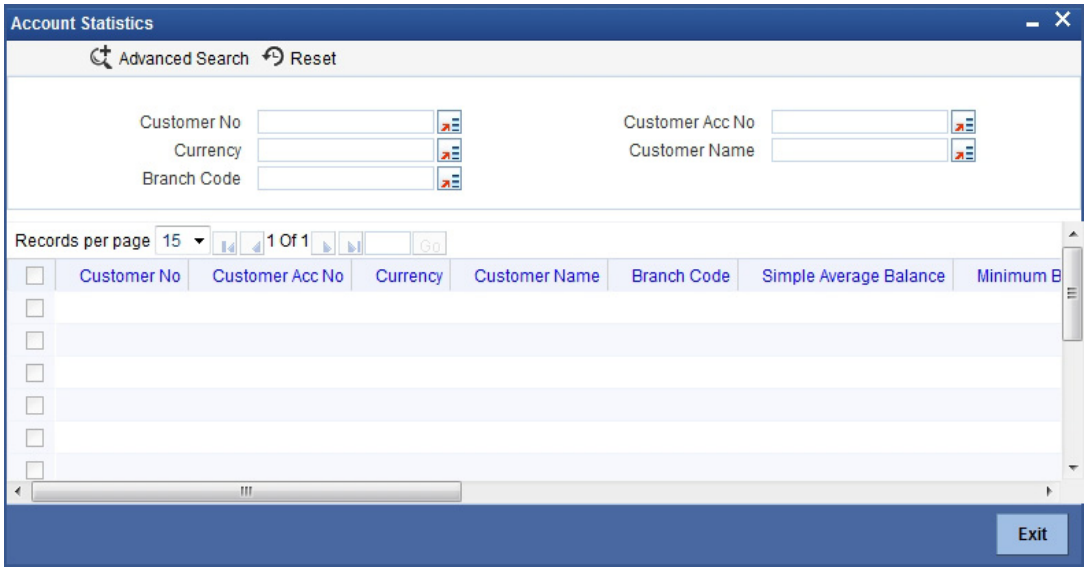
Summary

System displays the following details under ‘Summary’ section:

- Total Debit Amount
- Total Credit Amount
- Debit Count
- Credit Count

3.23 Viewing Month-Wise Customer Account Statistics

You can view month-wise statistics for an account in the ‘Monthly Account Statistics’ screen. You can invoke this screen by typing ‘STSACSTA’ at the top right corner of the application tool bar and clicking the adjoining arrow button.



Using this screen, you can search for month-wise account details based on one or more of the following parameters:

- Customer number
- Currency
- Branch code
- Customer account number
- Customer name

Click ‘Search’ button. Based on the search criteria, the system displays the following month-wise account details:

- Customer number
- Customer account number
- Currency
- Customer name
- Branch code
- Simple average balance
- Minimum balance

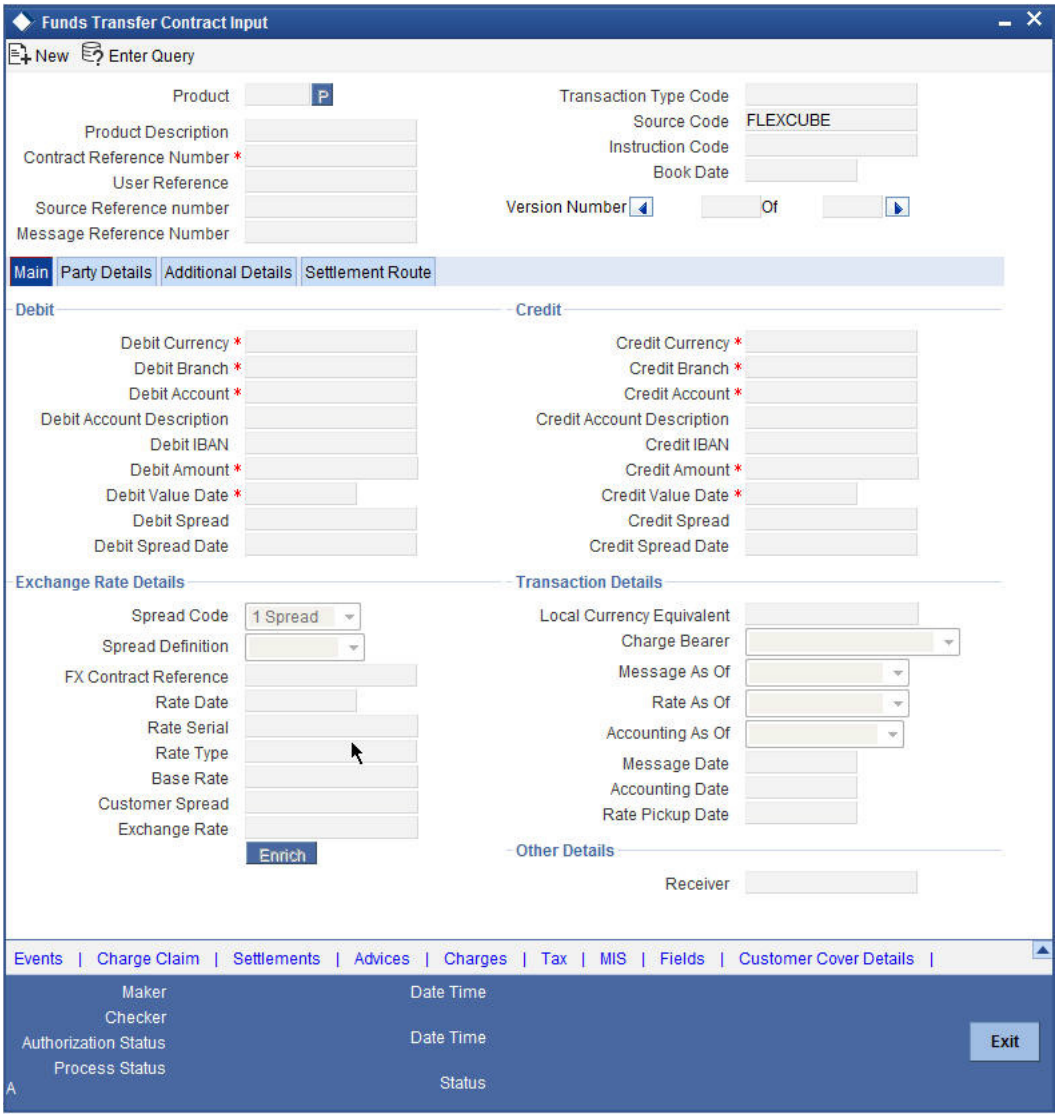
- Maximum balance
- Number of debit transactions
- Number of credit transactions
- Debit average
- Credit average

3.24 Viewing Customer Account Balance

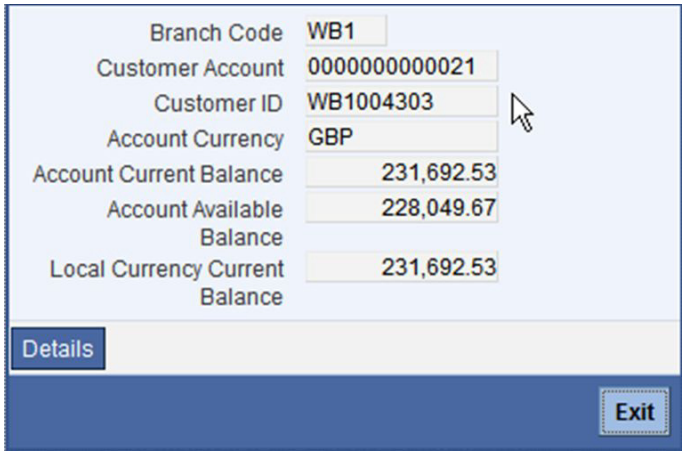
You can view the balance and account status of a customer account from any customer account field of any screen in Oracle FLEXCUBE.

To view the balance and account status you need to select the customer account and press F11.

For e.g. to view the account balance information and account status of the credit account that you have selected in the 'Funds Transfer Contract Input' screen, place your cursor in the credit account field and press F11.



The system will open the 'Customer Balance View' screen containing the brief information about the credit account selected.

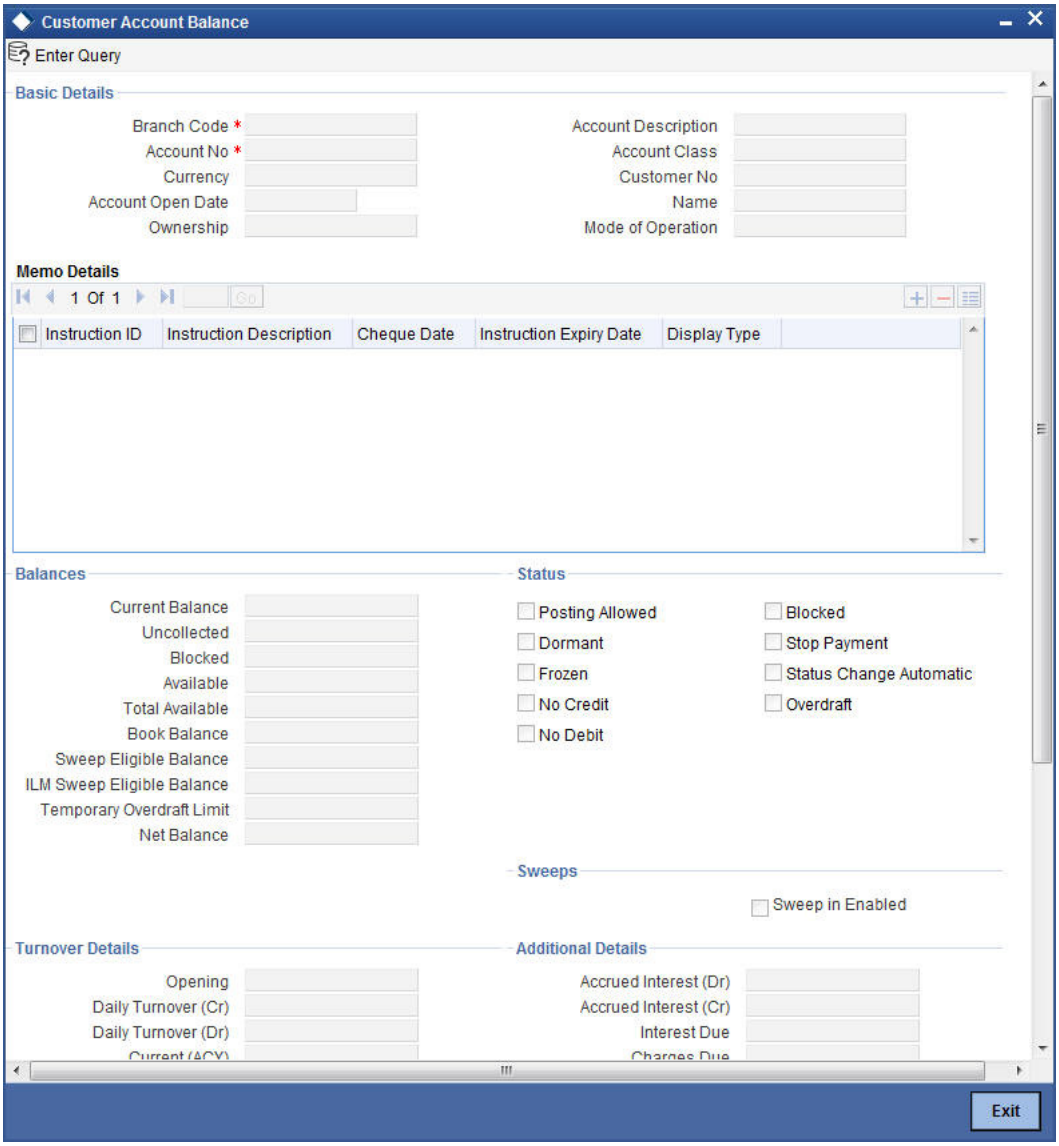


The ‘Customer Balance View’ screen would contain the following information:

- Branch Code
- Customer Account
- Customer ID
- Account Current Balance
- Account Available Balance
- Local Currency Current Balance

Click the ‘Details’ button on the ‘Customer’s Balance View’ screen to open the ‘Customer Account Balance’ screen. This screen consists of detailed information on customer’s balance. The system displays the detailed balance information of the selected customer account if it is

a valid customer. You can also invoke this screen by typing ‘STDCUSBL’ at the top right corner of the application tool bar and clicking the adjoining arrow button..



Basic Details

The system displays the following details under ‘Account Details’ section:

- Account Number
- Account Description
- Branch Code
- Account Class
- Currency
- Customer No
- Account Open Date
- Customer Name
- Ownership
- Mode of Operation

Memo Details

The system displays the following details:

- Instruction Id
- Instruction Description
- Cheque Date
- Instruction Expiry Date
- Display Type

Balances

The system displays the following details under ‘Balance Details’ section:

- Current Balance
- Uncollected
- Blocked
- Available
- Total Available
- Book Balance
- Sweep Eligible Balance
- ILM Sweep Eligible Balance
- Temporary Overdraft Limit
- Net Balance

Note

The system calculates the net balance using the following formula:

– Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)

Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.

As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

The net balance will be in the account currency.

Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.

Status

The system displays the following details under ‘Status’ section:

- Posting Allowed
- Blocked
- Dormant
- Stop Payment

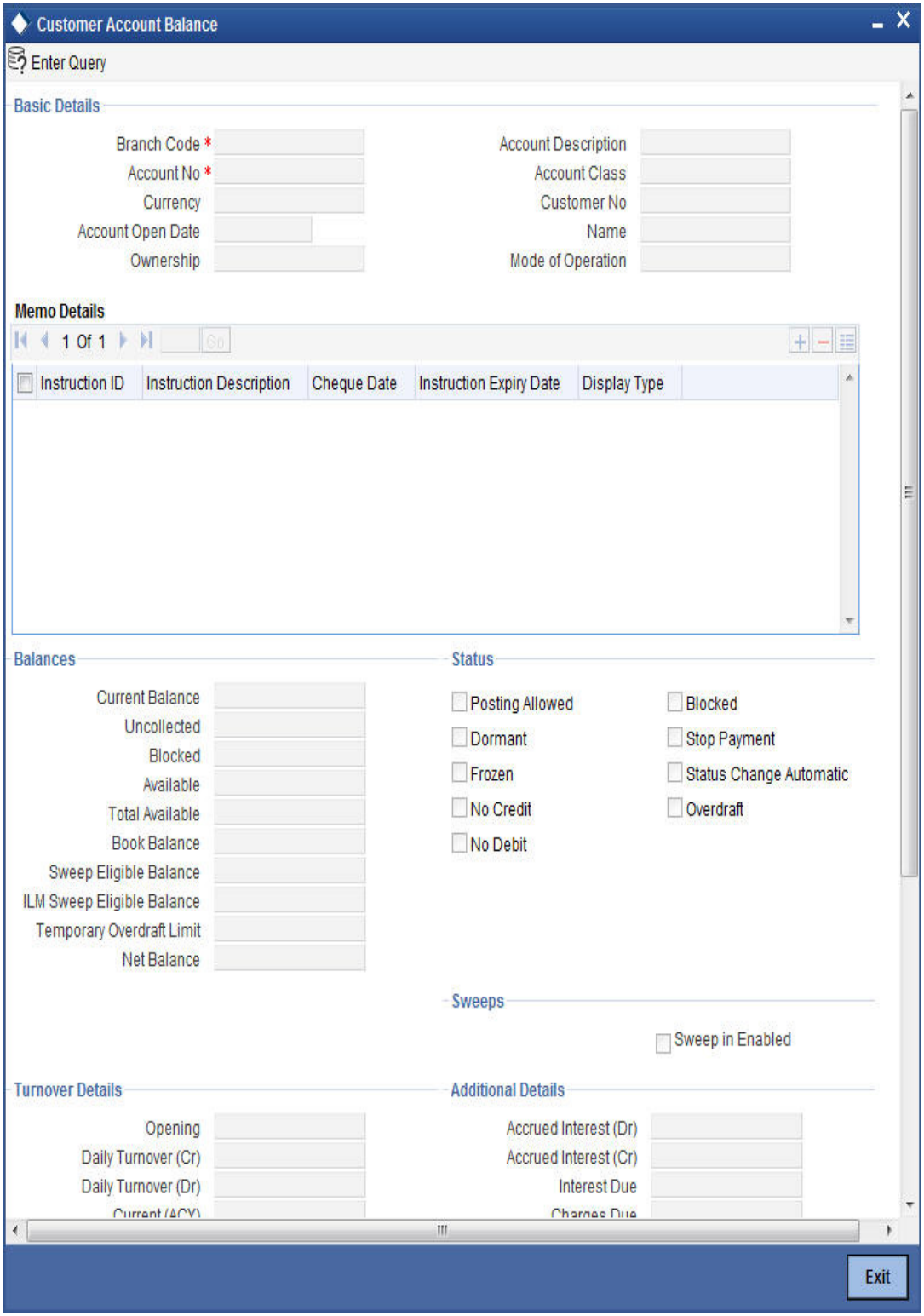
- Frozen
- Status Change Automatic
- No Credits
- Overdraft
- No Debits

Sweeps

The system displays the following details under ‘Sweeps’ section:

- Sweep in Enabled

The system will capture the required information from the ‘Transaction Enquiry’ screen and defaults the same information in transaction details.



Turnover Details

The system displays the following details under ‘Balance Details’ section:

- Opening

- Daily Turnover (Cr)
- Daily Turnover (Dr)
- Currency (ACY)

Additional Details

The system displays the following details under ‘Balance Details’ section:

- Accrued Interest (Dr)
- Accrued Interest (Cr)
- Interest Due
- Charges Due
- Last Interest Debit
- Last Interest Credit
- Last DR Activity
- Last CR Activity

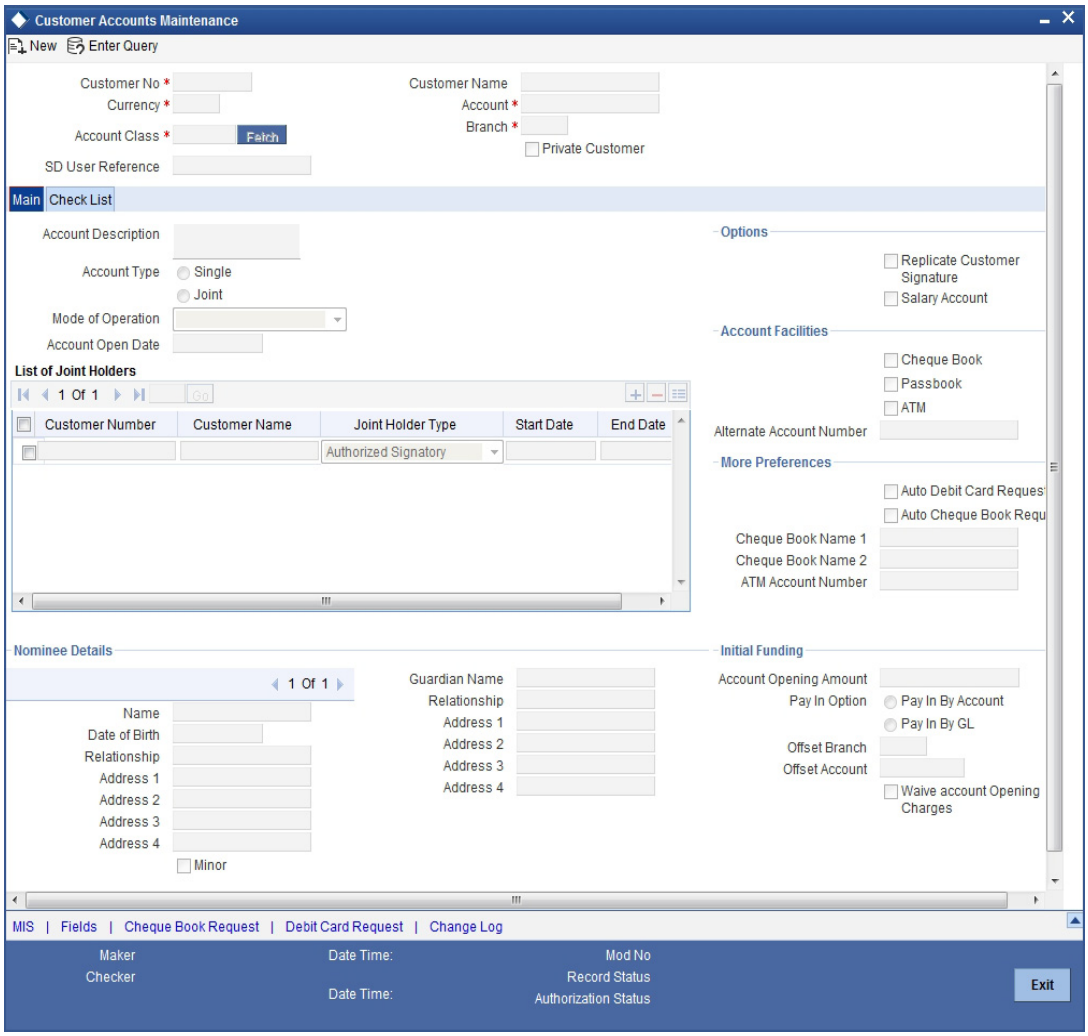
System displays the transactions depending on the ‘Statement Period’ selected, and displays the following details under ‘Transactions’ section:

- Transaction Date
- Value Date
- Description
- Branch
- Credit
- Debit

3.25 Quick CASA Account Opening

You can open a quick CASA account using the ‘Quick Customer Account Opening’ screen. The ‘Quick Customer Account Opening’ screen will support the new and authorization operations. Any additional modifications need to be updated in the ‘Customer Accounts Maintenance’ screen.

You can invoke the ‘Quick Customer Account Opening’ screen by typing ‘STDCASAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Click the ‘New’ button on Oracle FLEXCUBE to create a new CASA account.



You need to specify the following information:

Customer No

Specify the customer identification number allotted by the bank. It is a mandatory field.

Customer Name

Specify the customer’s name.

Currency

The system defaults the local currency as the account currency. However, you can change the currency, if required.

Account

By default, the system displays the account number.

Account Class

Specify the account class of the customer.

Click ‘Fetch’ button to fetch the account number. The system will fetch the account number in the following ways:

- If the Auto Account Generate option is enabled in branch parameter, the system will default the auto-generated account number.
- If the Auto Account Generate option is disabled in branch parameter, the system will popup the account window. You can specify the account number and it will be defaulted in the main screen.

Branch Code

The system defaults the local branch as the account branch.

SD User Reference

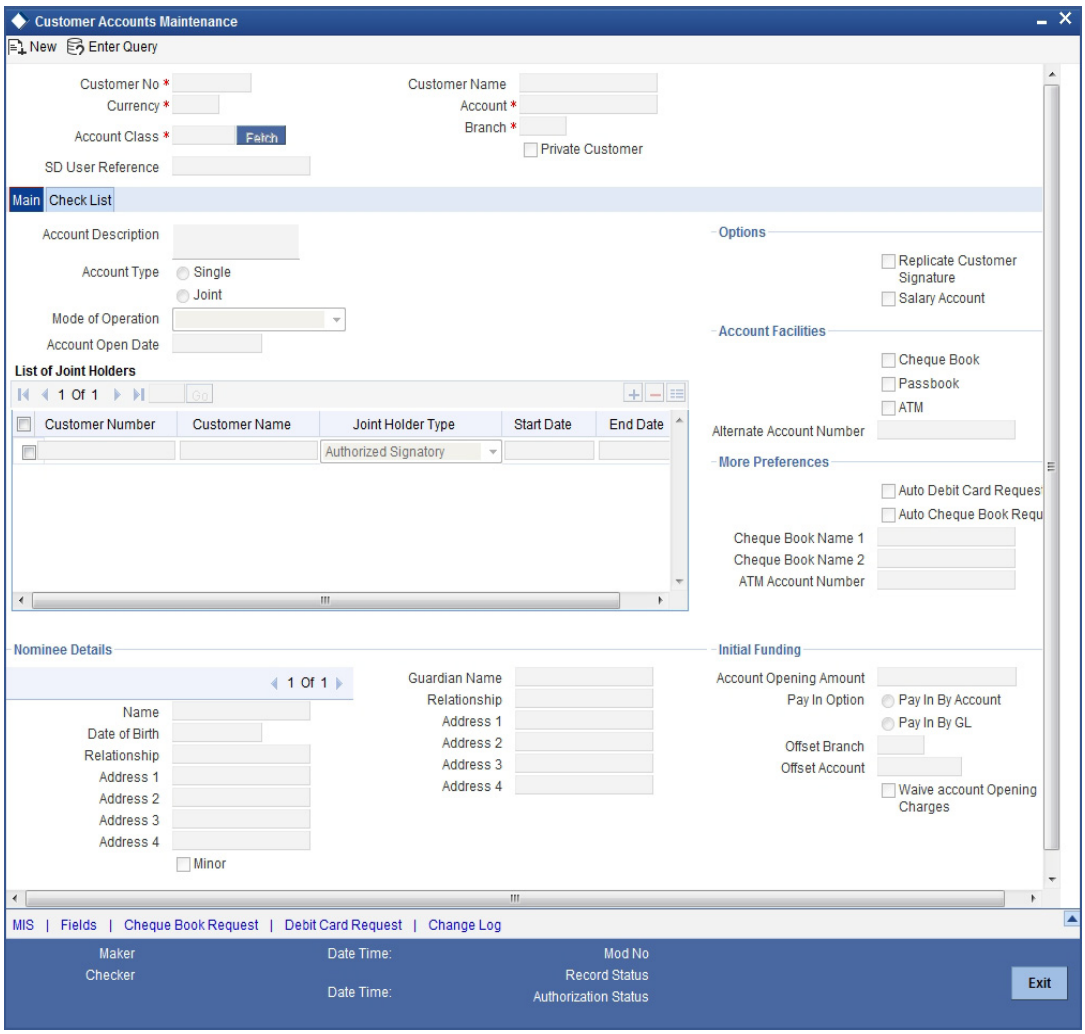
The system displays the SD user reference for the account.

Private Customer

The system displays a check in the box if the customer is a private customer.

3.25.1 Specifying the Main details

In the 'Main' tab, the system provides some information and you also need to specify few details.



The system displays the following basic details of the customer:

Account Description

The system displays the customer's complete name. You can modify it, if required.

Account Type

The system displays the account type as either ‘Single’ or ‘Joint’. If the account type is ‘Joint’, the system allows specifying the joint holder’s information.

Mode of Operation

Select the mode of operation.

Account Open Date

The system displays the current branch date.

List of Joint Holders

List of Joint Holders contains the joint holder’s information. You need to specify the following information:

Customer Number

Specify the customer Id for the joint holder. The adjoining option list displays the list of all valid customer numbers. Select the appropriate one.

Customer Name

The system displays the customer name based on the selected customer number.

Joint Holder Type

Specify the type of the joint account.

Start Date

Specify the starting date of the joint account.

End Date

Specify the date on which the joint account has ended.

Nominee Details

It contains the nominee’s details. You need to specify the following details:

Name

Specify the nominee’s complete name.

Date of Birth

Specify the nominee’s date of birth.

Relationship

Specify the customer’s relationship with the nominee.

Address 1 – 4

Specify the complete address of the nominee.

Minor

Check the box, if the nominee is a minor.

Guardian Name

Specify the complete name of nominee’s guardian.

Relationship

Specify the nominee’s relationship with the guardian.

Address 1 – 4

Specify the complete address of the guardian.

Options

Options consist of the additional preferences that you would like to opt for. You can select the following facilities, if required:

Replicate Customer Signature

The system will select the Replicate Customer Signature, by default. However, you can uncheck it, if required.

Salary Account

Check the box if the account is a salary account.

Account Facilities

Account Facilities consists of the facilities provided for the corresponding account. You need to specify the following information:

Cheque Book

Check the box to avail the facilities of a cheque book.

Passbook

Check the box to avail the facilities of a passbook.

ATM

Check the box to avail the facilities of an Anytime Teller Machine (ATM).

Alternate Account Number

Specify an alternate account number, if any.

More Preferences

More Preferences consists of the additional facilities provided by the bank. You need to specify the following facilities that you prefer:

Auto Debit Card Request

Check the box to raise a request for debit card. If the ‘Auto Debit Card Request’ check box is selected, the system will invoke the ‘Debit Card Details’ sub-screen. You need to specify the required details in that screen.

Auto Cheque Book Request

Check the box to raise a request for cheque book. If the ‘Auto Cheque Book Request’ check box is selected, the system will invoke the ‘Cheque Book Request’ sub-screen. You need to specify the required details in that screen.

Cheque Book Name 1

Specify the name that needs to be displayed in the cheque book.

Cheque Book Name 2

Specify an alternative name that needs to be displayed in the cheque book.

ATM Account Number

Specify the account number associated with the ATM card.

Initial Funding

Initial Funding consist of the information on initial funding of the account. Specify the following account information:

Account Opening Amount

Specify the opening amount of the account. The amount should not be less than the limit specified in the account class currency preferences level.

Pay In Option

Select the Pay In Option for the account. The options provided are:

- Pay In By Account
- Pay In By GL – This should be maintained in the 'Term Deposit Pay in Parameters Maintenance' screen with Branch code

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the offset account.

Waive Account Opening Charges

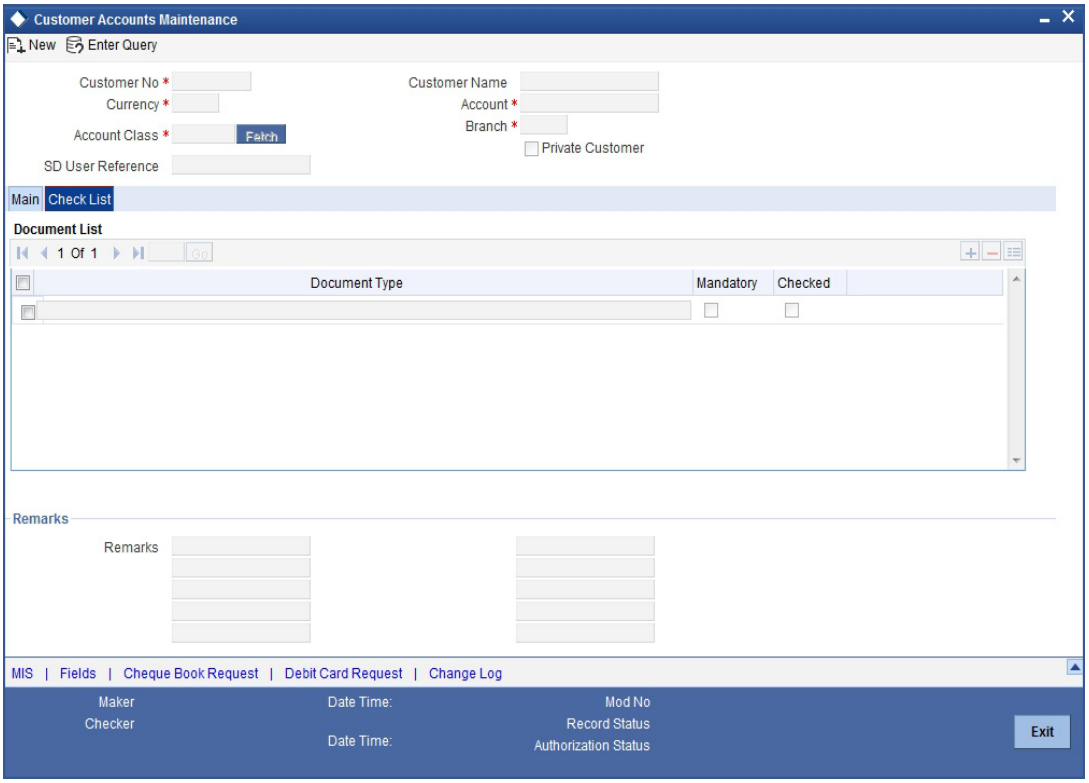
Check the box to waive off the opening charges of the corresponding account.

Note

If the Initial funding details maintained at the account class level, then on account level the same is mandatory.

3.25.2 Specifying the Check List Details

Check List is an optional tab based on the workflow of the bank.



In the Check List tab, you need to specify the following details:

Document List

Document List contains the information about the documents submitted to the bank for various purposes. You need to specify the following details:

Document Type

You can select the documents that are maintained in the account class.

Mandatory

Check the box if the document is mandatory.

Checked

Check the box if the document is checked.

> **Note**
>
> Check list will be defaulted from the account class document list, based on the customer type. If any of the documents is mandatory at account class, then the same should be captured in the account screen and it should be marked as checked, otherwise, system will not allow saving the account.

Remarks

'Remarks' contains the additional information of the document notifications. You need to specify the following details:

Remarks

Specify the additional information of the document notifications, if any.

After providing the necessary information, click the 'Save' button to save the information provided. The information is saved differently in the following scenarios:

- If the auto-authorize is enabled for the corresponding account, the system will save and authorize the account.
- If the auto-authorize is disabled for the corresponding account, the account will be saved in unauthorized status. The authorizer will query the newly created account in 'Customer Accounts Maintenance' screen to authorize the same.

3.25.3 Specifying MIS Details

You can capture Management Information System details for the account, using the 'Management Information System' screen. To invoke this screen, click 'MIS' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'Management Information System' screen, refer to the section 'Specifying MIS Details' in this chapter.

3.25.4 Specifying UDF Details

You can capture User Defined Fields for the account, using the 'User Defined Fields' screen. To invoke this screen, click 'Fields' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'User Defined Fields' screen, refer to the section 'Specifying UDF Details' in this chapter.

3.25.5 Specifying Cheque Book Request Details

Click on the 'Cheque Book Request' button in the 'Customer Account Maintenance' screen to invoke the Cheque Book Request screen.

For more details on the 'Cheque Book Request' screen, refer to the section 'Specifying Cheque Book Request Details' in this chapter.

3.25.6 Specifying Debit Card Request Details

Click on the 'Card Request' button in the 'Customer Account Maintenance' screen to invoke the Debit Card Request Details screen.

For more details on the 'Debit Card Details' screen, refer to the section 'Specifying Debit Card Request Details' in this chapter.

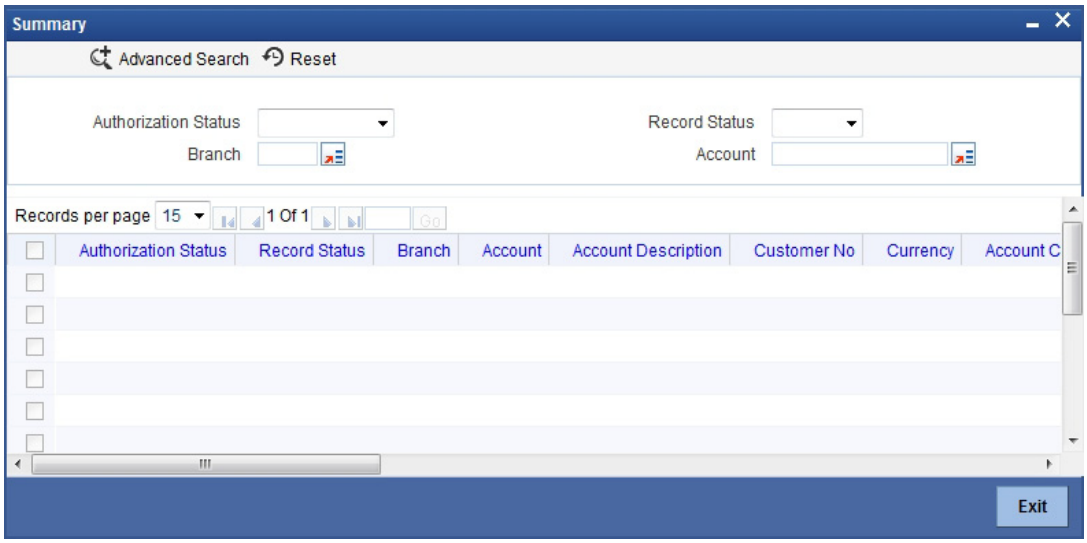
3.25.7 Specifying Change Log Details

You can capture the audit history details for the operations performed on that customer and the account using the 'Change Log' screen. To invoke this screen, click 'Change Log' button in the 'Customer Accounts Maintenance' screen.

For more details on the 'Change Log' screen, refer to the section 'Customer Change Log Tab in this chapter.

3.25.8 Viewing Quick Customer Account Summary

You can view the summary details of the quick customer account in the 'Quick Customer Account Summary' screen. To invoke this screen, type 'STSCASAC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search for the records based on one or more of the following parameters:

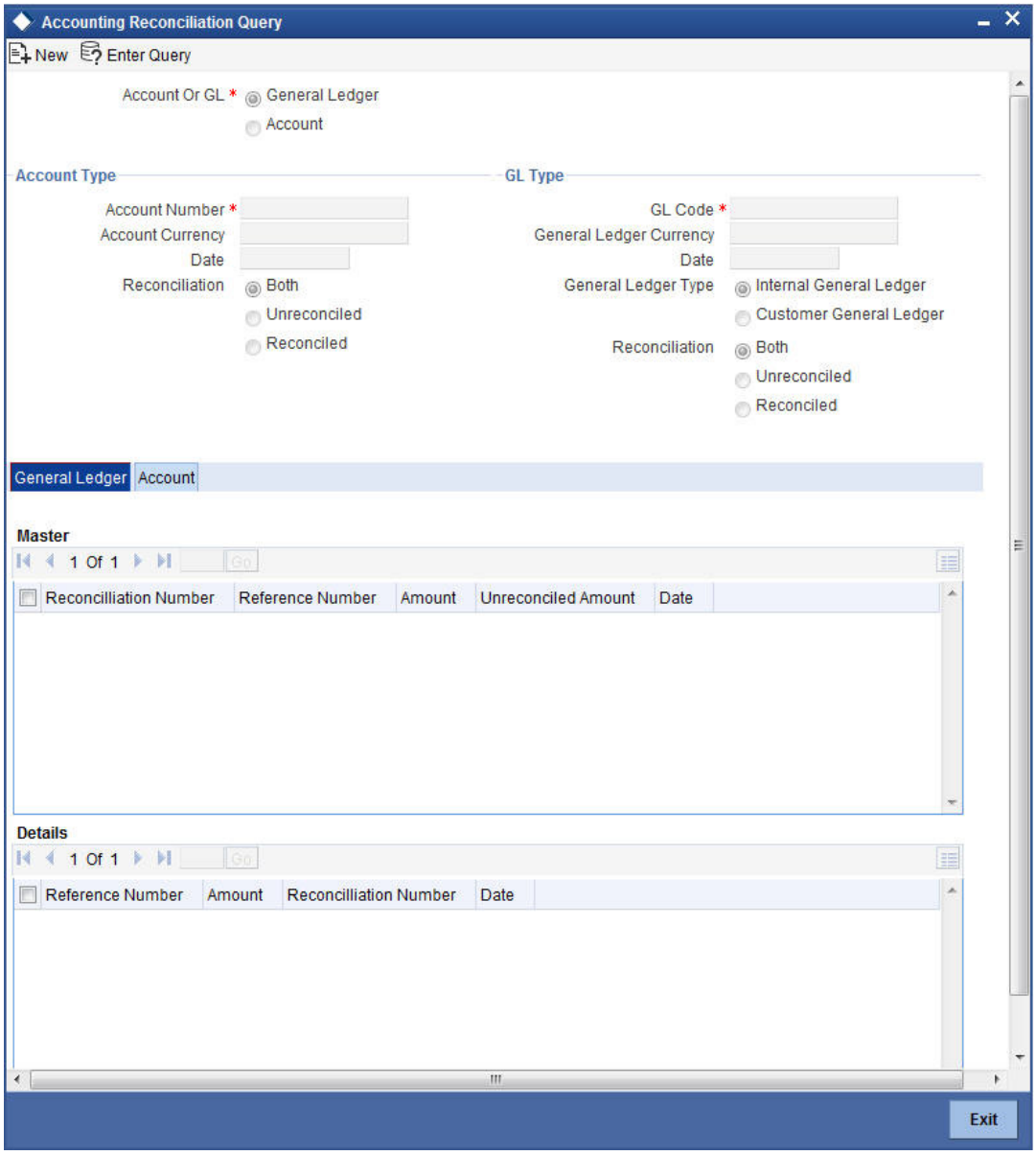
- Authorization Status
- Record Status
- Branch Code
- Account

Once you have specified the search parameters, click ‘Search’ button. The system displays the following information:

- Authorization Status
- Record Status
- Branch Code
- Account
- Account Description
- Customer No
- Currency
- Account Class
- No Debits
- No Credits
- Stop Payments
- Dormant
- Account Open Date
- Alternate Account Number
- Cheque Book
- Passbook
- ATM Account Number
- Account Type
- Frozen
- MT110 Reconciliation Required

3.26 Querying Accounting Reconciliation

You can query accounting reconciliation through 'Accounting Reconciliation Query' screen. You can invoke this screen by typing 'ACDRECNC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Account or GL

Indicate if you would like to view reconciliation details for an account or GL.

Account Number

Specify the account number.

Account Currency

Specify the currency of the account.

Date

Specify the date.

View Criteria

Indicate, by clicking on the appropriate radio button, if you would like to retrieve reconciliation details for a GL according to the following criteria:

- Unreconciled amounts
- Reconciled amounts
- Both

GL Code

Specify the General Ledger Code.

General Ledger Currency

Specify the currency of general ledger.

Date

Specify the date

General Ledger Type

Select the type of general ledger from the following:

- Internal General Ledger
- Customer General Ledger

General Ledger Details

Master

Reconciliation Number

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details

Reference Number

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date..

Account Details

Master

Reconciliation Number

Specify the reconciliation number.

Reference Number

Specify the reference number.

Amount

Specify the Amount

Unreconciled Amount

Specify the unreconciled amount.

Date

Specify the date

Details

Reference Number

Specify the reference number.

Amount

Specify the Amount

Reconciliation Number

Specify the reconciliation number.

Date

Specify the date

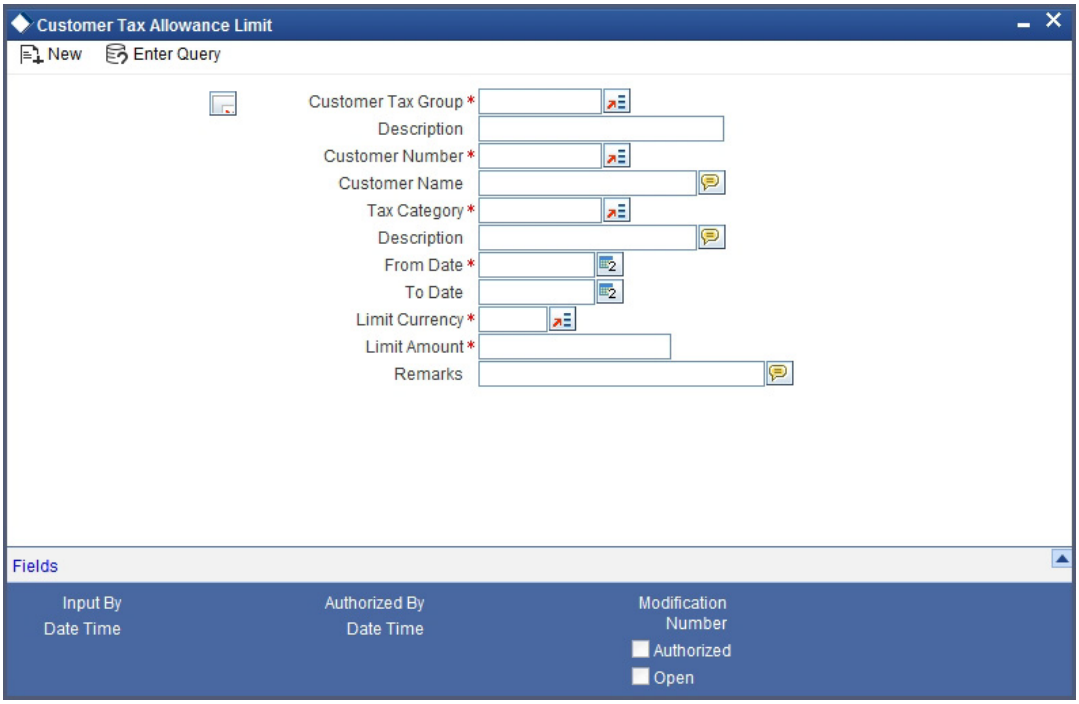
4. Maintaining Tax Allowance Limit

4.1 Introduction

You can maintain tax-free allowance limit at the customer account level. The allowance limit at account level will be used only for Interest computed on the account.

4.2 Maintaining Customer Tax Allowance

You can access this screen by typing ‘STDCULMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



Specify the following details.

Customer Account Number

You need to specify the customer account for which you wish to maintain Tax Allowance Limit. The customer name will be displayed alongside.

Tax Category

Specify the Tax Category for which you wish to maintain tax allowance limit at the customer account level. The description appears displayed alongside.

Customer Number

You need to specify the Customer Number for which the Customer Account Tax allowance Limit is being defined.

Customer Name

The customer name will be displayed alongside.

From Date

You need to specify the date from which the customer account tax allowance limit is effective

To Date

You need to specify the date up to which the customer account tax allowance limit will be applicable. The End Date should be greater than or equal to the Start Date. You can also leave the End Date blank which would indicate that the maintenance is open ended.

Limit Amount

You need to specify the allowance amount for the customer account. Any interest earned by the customer, exceeding this amount will be liable for tax deduction. The utilization of the allowance would be tracked against the customers and the minimum allowance available at the account level.

Note

The sum of limit amount specified in all the accounts of the customer should not exceed this limit amount.

Limit Currency

This indicates the currency of the tax allowance amount for the selected customer account. The currency appears by default from the Customer Tax Allowance screen and cannot be changed.

Remarks

You may specify any comments you wish to record pertaining to this screen.

5. Maintaining Stamp Duty Taxation

5.1 Introduction

You can collect stamp duty from the customers on the closing debit balance of the current accounts at the end of every quarter. Each branch maintains this amount in their GL and then transfers the amount to the HO. The HO consolidates the amount received from all branches and pays it manually to the government.

Note

You need to uncheck the option ‘Available Balance Check Required’ in the Transaction Code Maintenance Screen [STDTRCOD], to force debit the stamp duty amount for the transaction code used in the accounting entries.

The System Data Element, CURRENT_BAL, is used to obtain the closing balance of an account.

The User Data Element, STAMP_DUTY, is used to define the for stamp duty rate for an account.

Using the above SDE and UDE you need to create a formula and link it to the accounts.

For details on the interest rule, refer the chapter, Annexure C - IC Rule Set-up.

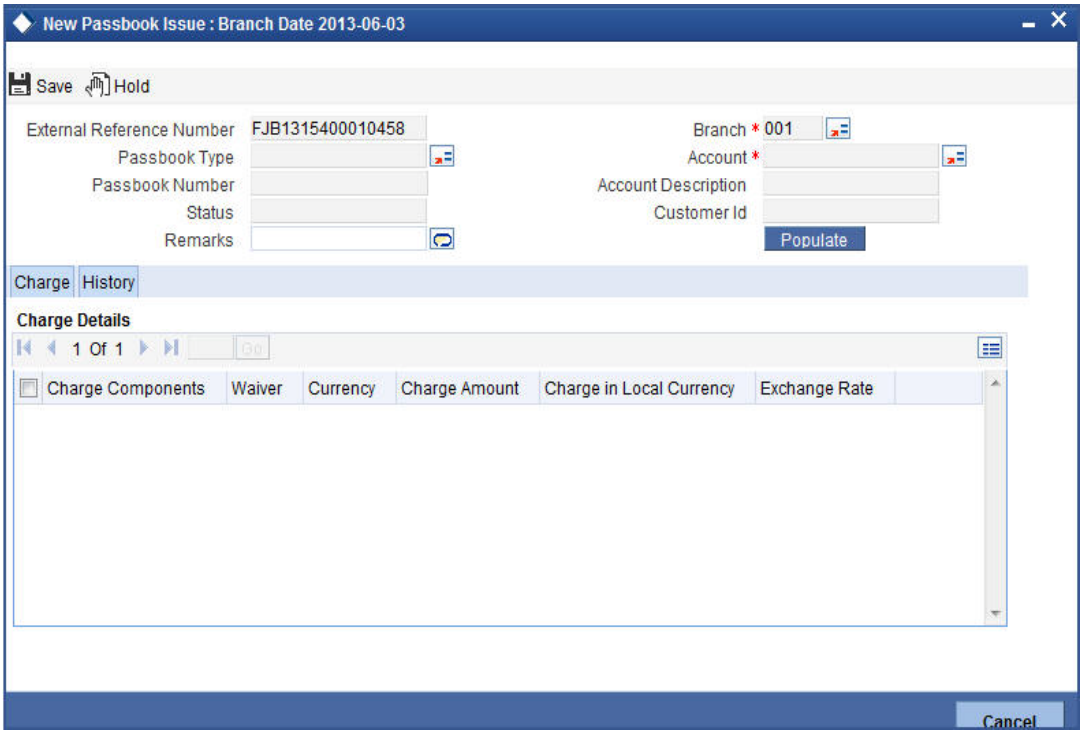
6. Maintaining Passbook

6.1 Introduction

You can maintain all the details needed for the issuance of passbook at the Bank parameter and account class level. The details maintained at the Bank parameter and account class level will be used for computing and issuing all on the account.

6.2 Maintaining Passbook Details

You can invoke the ‘New Passbook Issue’ web branch screen by typing ‘7030’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



External Reference Number

The system generates and displays the reference number.

Passbook Type

If inventory tracking is allowed at bank level then you will be asked to enter the passbook type. The list of values for passbook type selection will be the list of valid stock catalog codes with instrument type as ‘Passbooks’.

Passbook Number

If inventory tracking is allowed at bank level then system will retrieve the next available instrument number based on the passbook type. The retrieved passbook number will be displayed to the user only after the passbook issue is saved.

Note

Passbook issuance is allowed despite the value selected for inventory tracking in bank parameter level

Previous Passbook No

The system displays the previous passbook number for the account.

Previous Passbook Status

The system displays the previous passbook status issued for the account.

Status

The system displays the status as ‘active’ or ‘Reissue & Active’.

Remarks

Enter a short remark about the passbook issue.

Branch Code

The system defaults the code of the current branch here.

Account

Specify the Account Number for which you need a new passbook. The adjoining option list displays the accounts for which the check box ‘Passbook’ was checked at the account level.

Account Description

The system displays the description of the selected account here.

Customer ID

The system displays the Customer ID based on the selected account.

Click Populate button to view charge and history details of the passbook

Charge Tab

In Charge tab, you can capture details of charges associated with the issuance of a new passbook.

Charge Component

The system displays a short charge description.

Waiver

Check this box if you want to waive charges associated with issuance of new passbook.

Charge Amount

The system computes and displays the charge amount associated with the issuance of passbook. However you can edit it.

Currency

The system displays the currency used. It need not be same as account currency.

Charge in Local Currency

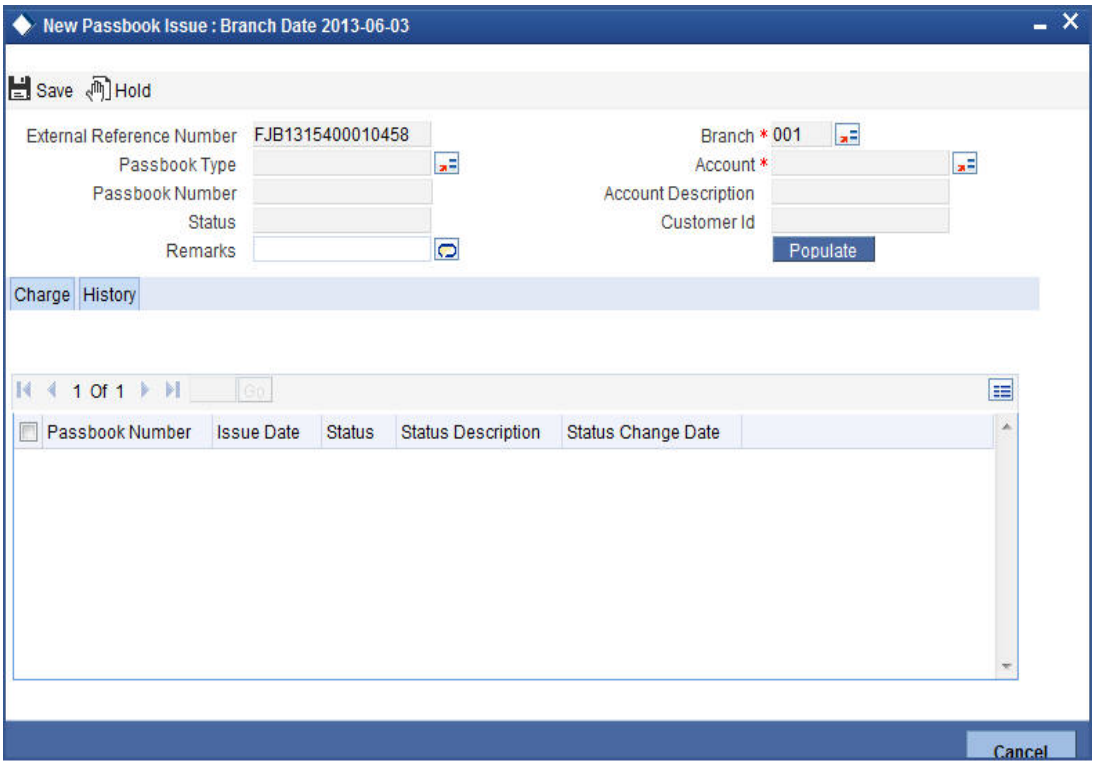
The system displays the charge amount in local currency on successful Issuance of passbook. You cannot modify it.

Exchange Rate

The system displays the applicable exchange rate if the currency used is different from the local currency during SAVE operation. Based on the exchange rate maintained for the cross currency, charge will be calculated and deducted from the customer account. You cannot modify the value.

History Tab

In History tab, you can view the details of the entire passbooks issued for the account.



The system displays the details of all the passbooks issued for the selected account. The following details are displayed:

- Passbook Number
- Issue Date
- Status
- Status Description
- Status Change Date

Passbook details are displayed in descending order based on the date of pass book issuance.

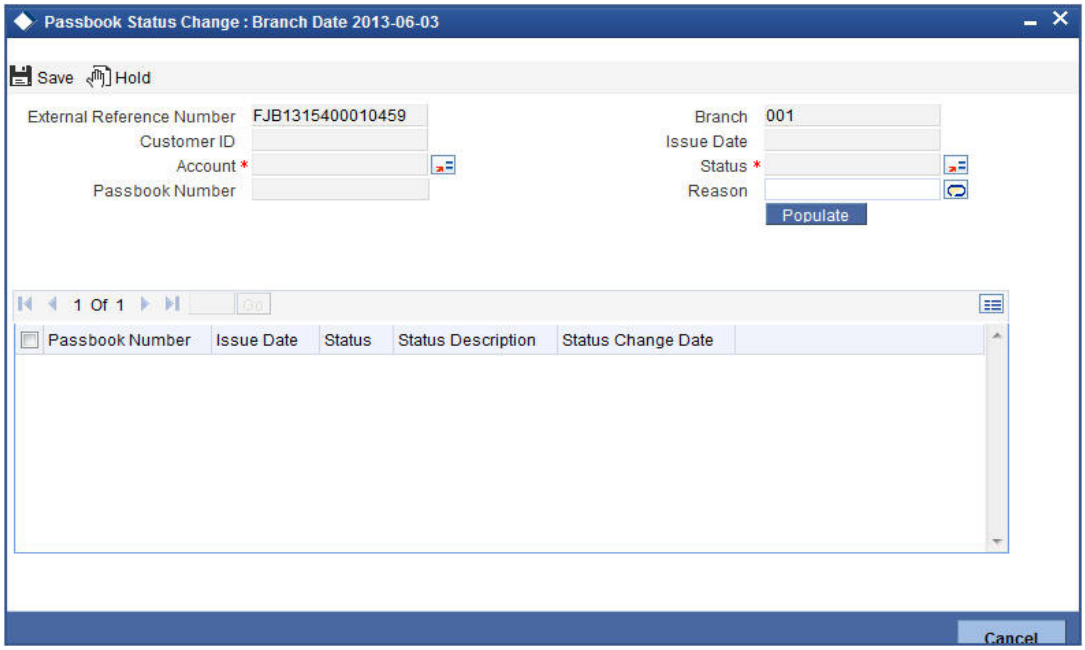
Account Entries

On saving the operation, the charge amount is liquidated. The below given table indicates the accounting entries for the same.

Dr/Cr Indicator	Accounting Role	Amount Tag
DR	Customer account	CHG_AMT
CR	Charge GL mapped	CHG_AMT

6.3 Changing Passbook Status

You can invoke the 'Passbook Status Change' screen by typing '7031' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



External Reference Number

System generates and displays the reference number.

Customer ID

The system displays the Customer ID based on the selected account.

Account Number

Select the account number for which the status has to be modified.

Passbook Number

The system displays the latest passbook number issued for the selected account.

Branch Code

The system displays the branch code based on the account selected.

Issue Date

The system displays the date of issue of the passbook.

Status

You can select the status from the adjoining option list. The system defaults the current status of the passbook from account number

Reason

Enter the reason for applying a new passbook.

The History tab gets populated on clicking Populate button.

Refer the section 'Maintaining Passbook Details' in the chapter titled 'Maintaining Passbook' in this User Manual for details about the 'Passbook Status Change Screen

Note

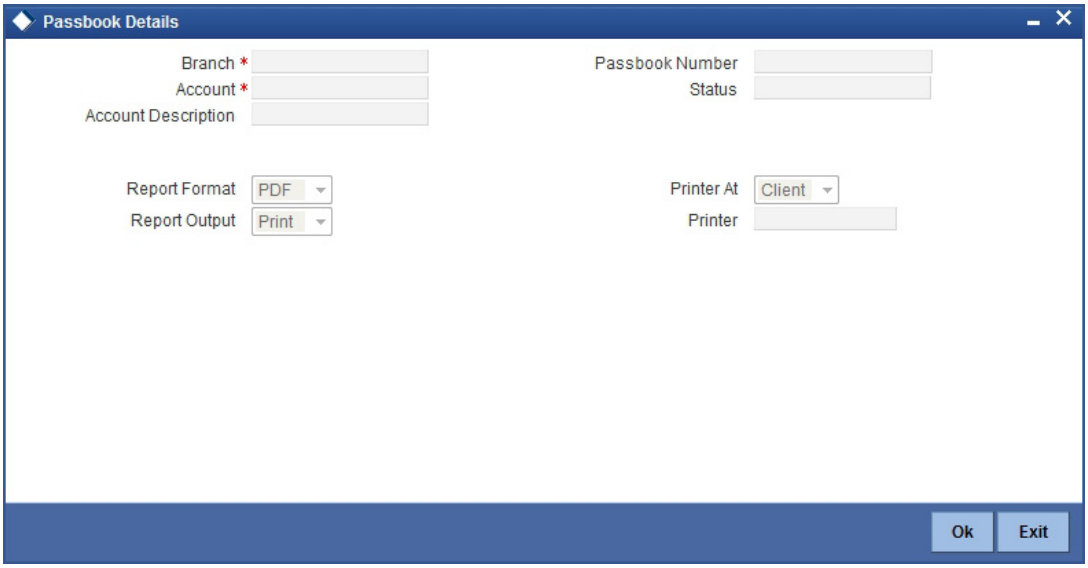
On closing the account, the passbook status is automatically changed as Account Closed and no further status changes can be made on the same account.

Modifying the status of the passbook will not impact the Account status of the corresponding account.

Printing is allowed only for the open accounts and at least once authorised accounts with passbook facility.

6.4 Passbook Reports

You can invoke the 'Passbook details' screen by typing 'CARPASBK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

- The system defaults the branch code as current branch code.

Account

- Select the account from the adjoining option list .It displays all active account numbers for which at least one passbook has been issued.
- Based on the selected account following details get displayed:
- Account Description
- Passbook Number
- Status
- To create report the following report related parameters need to be selected:
- Report Format
- Report Output
- PrinterAt
- Printer

Click Ok to generate the passbook report based on the given parameters.

7. Maintaining Cheque Book Details

7.1 Introduction

In the ‘Cheque book details’ table you can maintain details of Cheque books issued to your customers. In addition, you can view the status of each Cheque – whether used, cancelled, rejected, or if a stop payment has been issued against it.

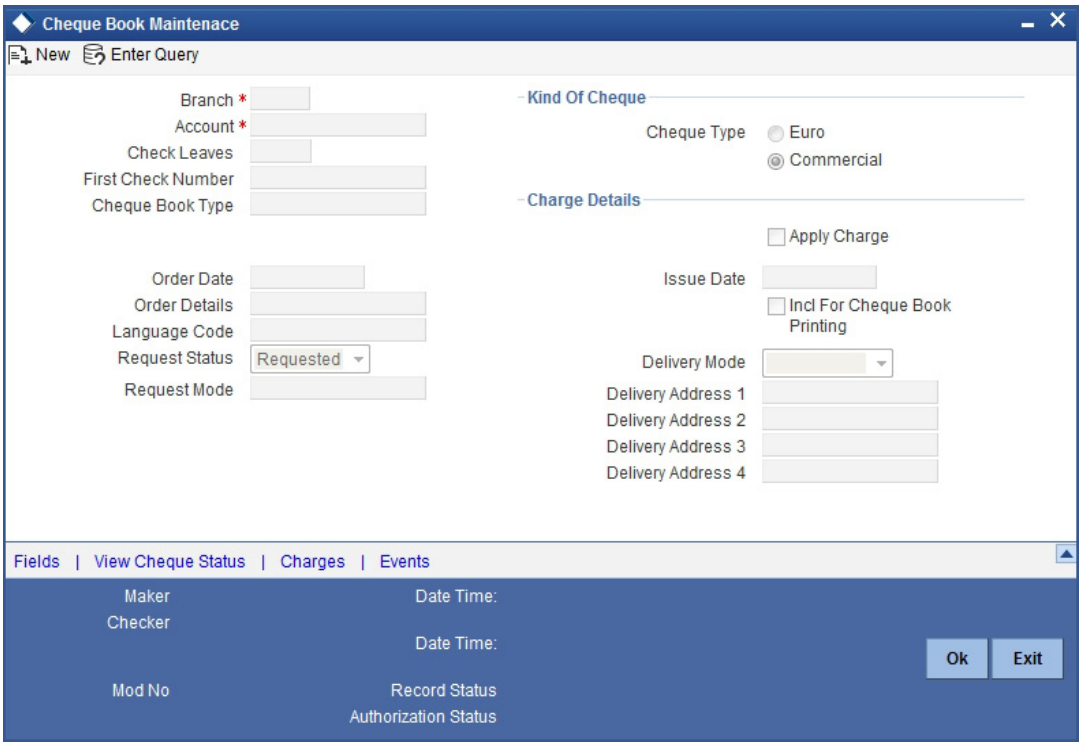
When Cheque-based transactions are initiated in the Data Entry or Funds Transfer modules, the system updates the amount and date of the transaction in this table. If a Cheque has been cancelled by the customer, or has been returned unpaid by you, this event can also be captured with the ‘Stop payment’ table, where you maintain your customers’ instructions for stop payment.

For each Cheque, the system maintains a history of the Cheque status. For instance, a customer requests a stop payment, revokes it, and subsequently this Cheque is paid by you over clearing. You can view the three events on this Cheque in the Cheque Details table.

The Cheque book details table is maintained by the individual branches.

7.2 Maintaining Cheque Book Details

You can invoke the ‘Cheque Book Maintenance’ screen by typing ‘CADCHBOO’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



In this screen, you can maintain the following details for a Cheque book issued to a customer:

- Branch Code
- Customer account number

- First Cheque number of the Cheque book
- The total number of Cheque leaves in the book
- The Kind of Cheque (whether Euro or Commercial)
- The date on which the order was placed for the book
- The date on which the Cheque book was issued
- Any other order related detail

Note

You can query the other branch transactions only from the summary screen.

7.2.1 Defining Cheque Book Details

The following details need to be maintained for a Cheque book:

Branch Code

System displays the branch code.

Account Number

Specify the account number of the customer to whom you are issuing a Cheque book in the Account Number field. The adjoining option list displays all customer account numbers maintained in the selected transaction branch which are enabled for cheque book issuance. You can choose the appropriate one.

Highlight the customer's account number, and click 'Ok' button to select.

Cheque Leaves

Specify the total number of leaves in the Cheque book you are issuing the customer.

First Cheque Number

When issuing a Cheque book, you have to capture the number of the first leaf of the Cheque book.

You need not specify the first cheque number if cheque book number is auto generated.

If you specify the First Cheque Number, the system displays an error message as 'Input of First check number is not allowed for automatic cheque numbering scheme".

If the number of check leaves and the first check number is specified for manual cheque numbering scheme, the system will issue the cheque book as per the requested series,

If the number of check leaves is specified and the 'First Cheque Number' is left blank, then the system displays an override message as "First Check Number has not been input, do you want system to auto-generate the First cheque Number?" You can select "YES" or "No". If "YES", the system will generate the "First Check Number" based on the auto-generation logic without cheque sum and will save the maintenance. If "No" is selected for the override, you can manually input the First Cheque Number and save.

Cheque Book Type

If the cheque book is generated with inventory tracking, then specify the inventory by selecting it from the adjoining option list.

Kind Of Cheque book

A cheque book for customer can be of two types; commercial and Euro. A radio button is provided by which you can make your choice, as displayed on the screen. You can issue the

Euro cheque book to a customer, whose account specifies for a ‘Euro Cheques’ option in the customer account maintenance screen.

Order Date

This is the date on which the customer placed a request for a new Cheque book.

If order date is not provided then the system defaults the system current date on save.

Incrementing Alpha-numeric Cheque Numbers

f the cheque mask is defined as alpha-numeric, the numeric characters will be incremented by adding the number of leaves requested to the last issued cheque number in case of auto-numbering scheme and auto re-order of cheque books during EOD.

If the numeric characters reach its maximum, the immediately preceding alpha character will be incremented to the next alphabet and the numeric serial will start from the minimum.

If an alpha character reaches the maximum, i.e. Z, the immediately preceding alpha character will be incremented to the next alphabet.

Issue Date

This is the date on which the Cheque book was issued to the customer.

Order Details

Against ‘order details’, you can enter any detail such as the name of the person who has collected the book on the customer’s behalf, or the details of any special request for additional number of leaves in the Cheque book, and so on.

After having made the required mandatory entries and having saved your work, your user ID will be displayed at the made by field at the bottom of the screen, the date and time at which you saved the product will be populated. However, the authorization status will remain blank, which means that your entries have not been authorized by a user other than you. Status remains open or closed depending upon the status of the record.

Request Status

Select the status of the cheque book request from the adjoining drop-down list. This list displays the following values:

- Requested
- Generated
- Delivered
- Destroyed

Request Mode

The system displays the mode by which the cheque book request was made. This list displays the following values:

- Oracle Flexcube
- Any other external system

Language Code

Select the language code from the adjoining option. It displays all the language code in the system.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch

Note

If the delivery mode is ‘Courier’, then you will need to specify the delivery address.

Delivery Address 1

Specify the address to which the cheque book should be delivered. From the adjoining option list, You can choose the valid account address maintained in the system.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Apply Charge

Check this box to indicate that Online service charge is applied on new (issue)/modify/auth of the cheque book against customer account.

Include for Cheque Book Printing

When processing automatic reordering of cheque books for your branch, a file will be generated which will include the details of cheque books marked for automatic reorder. This file will then be sent to the Cheque Book printer. If you select the ‘Include for Cheque Book Printing’ option, then the system will include the details of manually reordered Cheque Books as well in the file to be sent to the printer.

Automatic reordering of Cheque Books will be triggered based on your specifications maintained for an account in the Customer Accounts Maintenance screen.

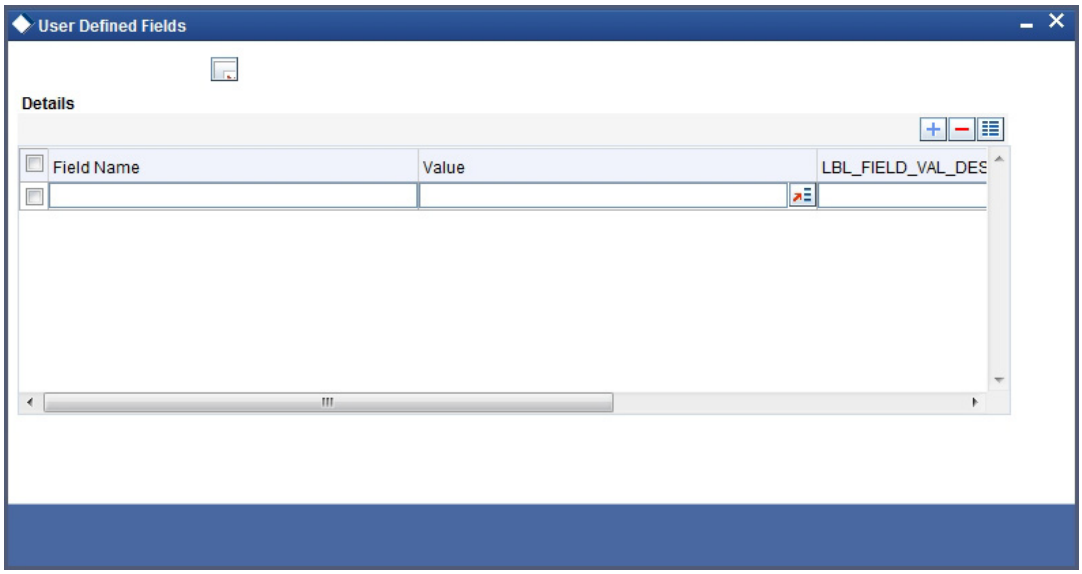
Refer the ‘Core Entities’ User Manual for more details on the maintenances required for the same.

Specifying the value of the UDF ‘Cheque Type’

When maintaining Cheque Book reordering parameters, you also have to specify the type of cheque that you would like to order. This is captured in the field Cheque Type, which is maintained as an UDF.

Refer to the ‘User Defined Fields’ User Manual for details on defining UDFs.

Click ‘Fields’ button in the Cheque Book Details screen toolbar to invoke the ‘User Defined Fields' screen.



The UDF ‘Cheque Type’ will be displayed in this screen. Select the appropriate value from the option list provided. The possible values are:

- J: 20 page x 3.5’ Personal
- K: 40 page x 3.5’ Business
- P: 40 page x 3.5’ Business
- L: 40 page x 3.5’ (2 Part)
- R: 80 page x 3.5’ Business

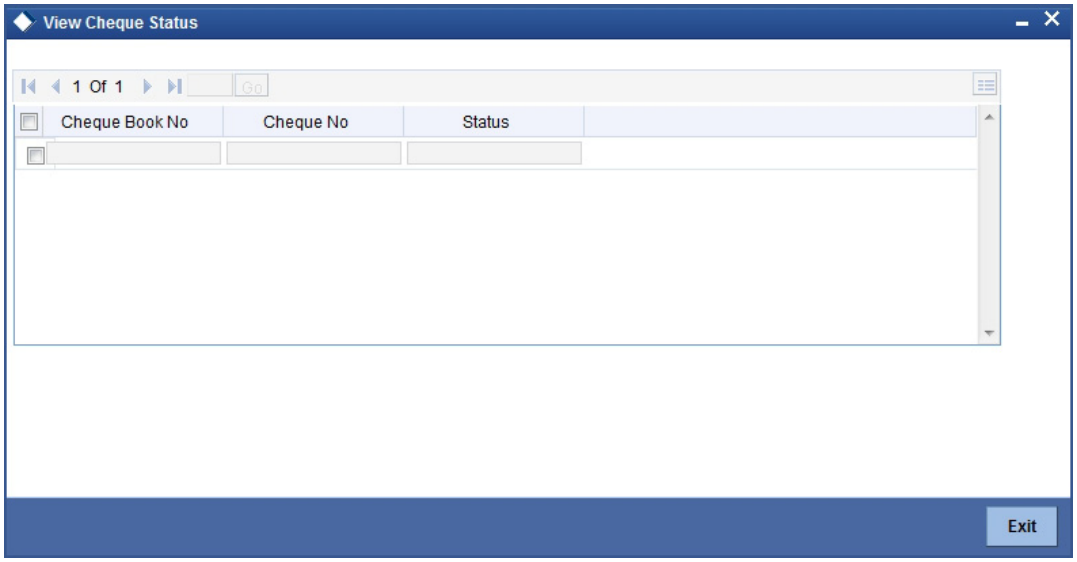
7.2.2 Viewing the Status of a Cheque

For each cheque book issued to a customer the system maintains the status of each leaf in the book.

The status of a cheque leaf can be one of the following:

Symbol	Status	Significance
N	Not Used	This cheque has not been used
U	Used	This cheque has been used
R	Rejected	This cheque has been returned without clearance
S	Stopped	A stop payment has been issued for this cheque
C	Can-celled	This cheque has been cancelled

To view the status of a Cheque book the details of which are on display, click ‘View Cheque Status’ button, on the ‘Cheque Book Maintenance’ table. The ‘View Cheque Status’ table is invoked.



Here you can view the status of all the leaves in this Cheque book. The ‘Cheque Number’ on display is the number of the first leaf on this Cheque book and is defaulted from the ‘Cheque Book Details’ screen.

The Cheque leaf status can be viewed in a matrix form. The column number should be suffixed to the row number to arrive at the Cheque number whose status you want to view. For example, in the matrix above the second row number - 000000000000001 when suffixed with 0 would give the status of the Cheque number 0000000000000010, which is under a stop payment order.

To move up and down the matrix, click on the upward and downward arrow respectively on the side of the matrix.

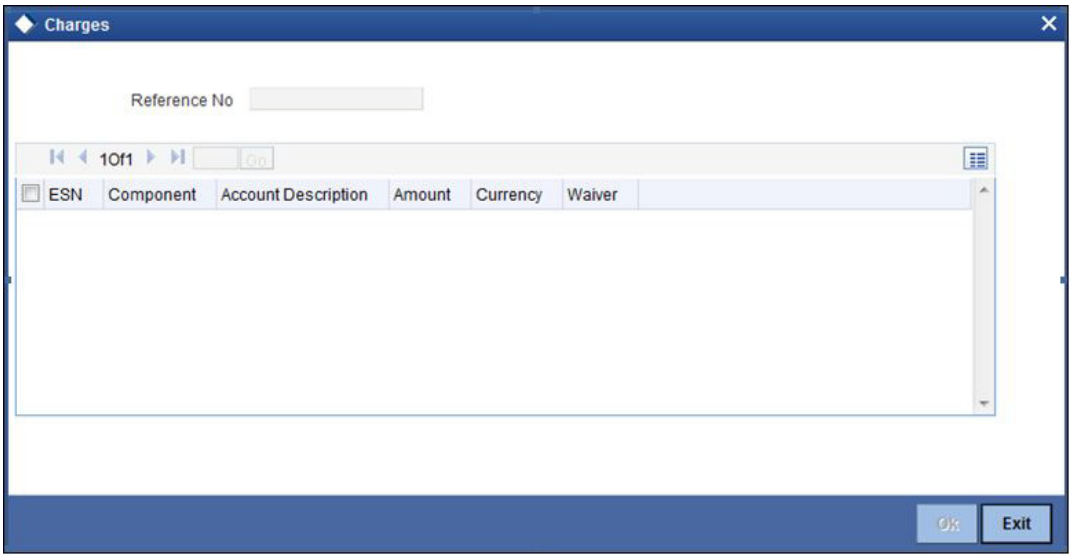
You have the option of manually changing the status of any of the Cheque leaves; except a Cheque, which has been ‘used’ or a Cheque under a stopped payment order. The stop payment order can be for a Cheque or a series of Cheques and is maintained in the ‘stop payment’ table from where it gets updated in the status table.

7.2.3 Viewing Details of a Cheque and changing its Status

To change the status of any leaf in a book, go to that leaf’s status block in the status matrix, and double click on the block. You will be returned to the ‘Cheque Details’ table. The ‘Cheque Details' table is invoked from the Application Browser.

7.2.4 Viewing Charge Details

You can view all the charge related details in the ‘Charge Details’ screen. Click on ‘ Charges’ button to invoke ‘Charge Details’ screen.



Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN – Event sequence number
- Component – Charge component name
- Account Description – Description of the charge account
- Charge Currency – Charge currency
- Charge Amount – Computed charge amount
- Waiver – If this box is checked, then charge will be waived.

Waiver

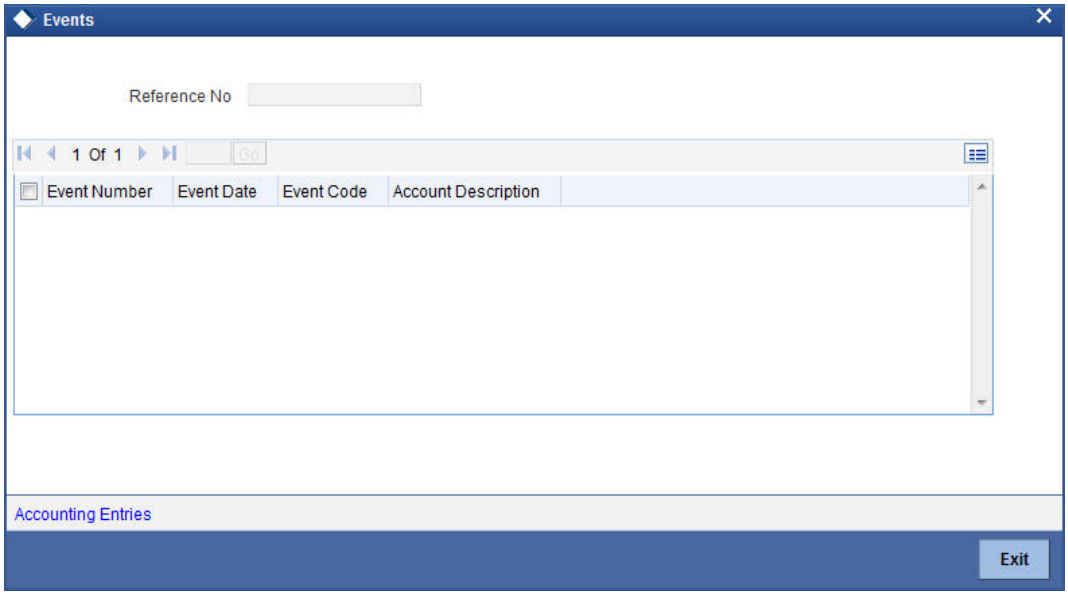
Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

7.2.5 Viewing Events

You can view all the events in the ‘Events’ screen. Click on ‘Events’ button to invoke ‘Events’ screen.’



Reference Number

System displays the reference number.

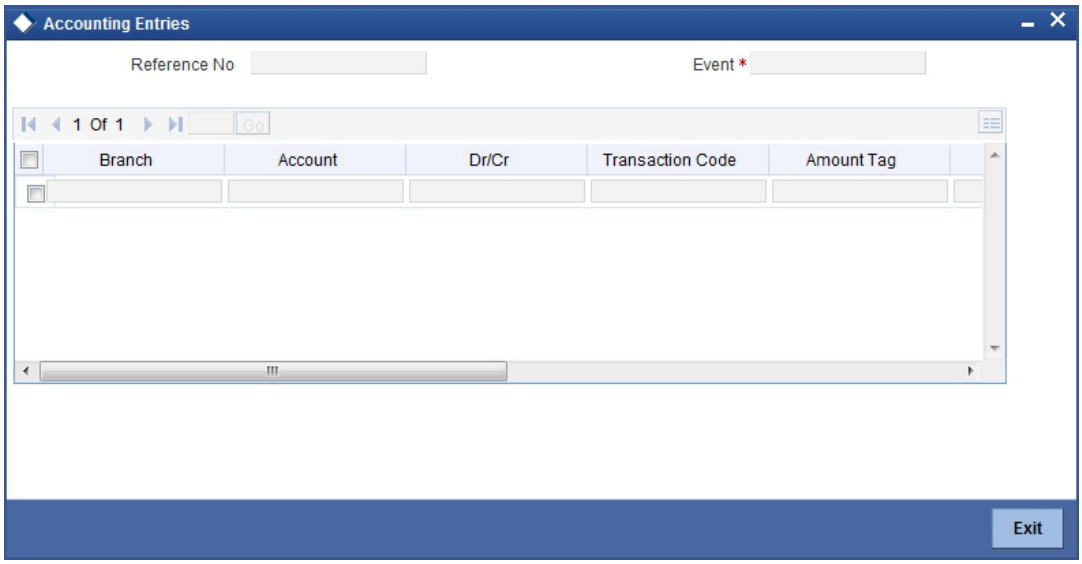
Events

System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - event code of the transaction
- Description - event code description

7.2.5.1 Viewing Accounting Entries

You can view accounting entries in the ‘Events’ screen. Click on ‘Accounting Entries’ button to invoke ‘Accounting Entries’ screen.



Reference Number

System displays the transaction reference number here.

Event

System displays the event code of the transaction here.

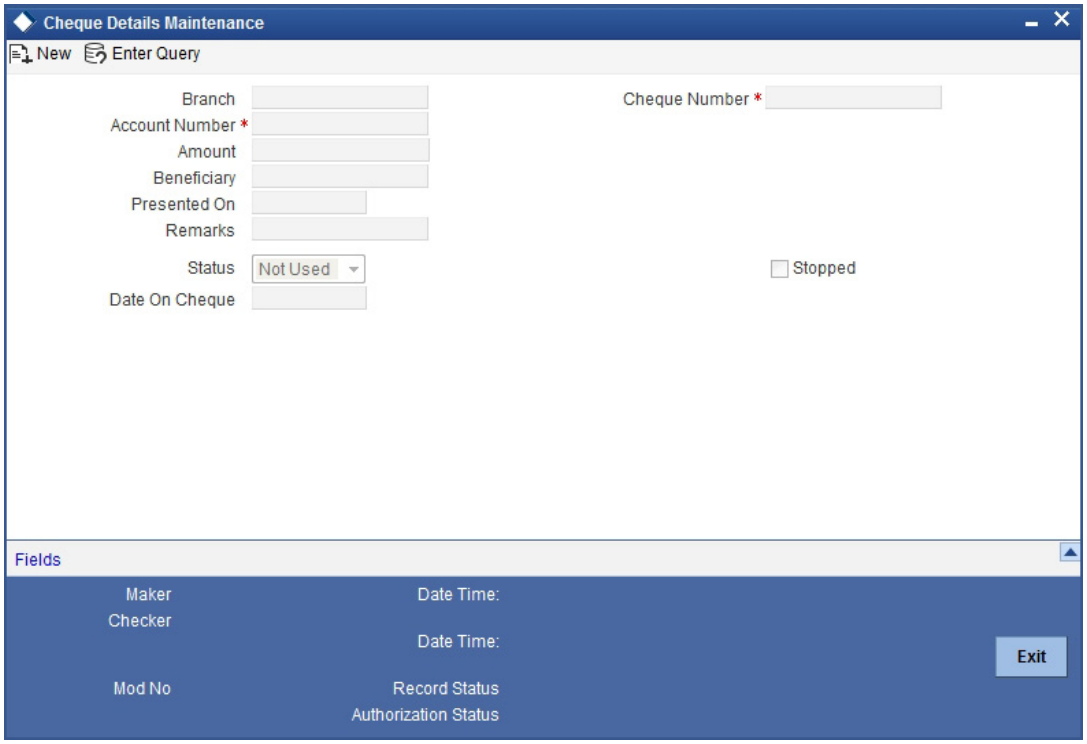
Accounting Entries

System displays the following details under this section:

- Branch - Account branch code
- Account - Account number
- Dr/Cr - ‘C’ Indicates ‘Credit’ and ‘D’ indicates ‘Debit’
- Amount Tag - Amount Tag of the transaction
- Currency - Account currency
- Foreign Currency Amount - Amount in foreign currency
- Local Currency Amount - Amount in local currency
- Date - Date of the transaction
- Value Date - Value date of the transaction
- Code - Transaction code

7.2.6 Maintaining Cheque Details

You can invoke the 'Cheque Details Maintenance' screen by typing 'CADCHKDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify code of the branch where the account for which you need to maintain the cheque details exists, from the adjoining option list.

If you have invoked this screen by double clicking on the Cheque status, all details related to the Cheque would be displayed in the 'cheque details' screen.

If the screen has been invoked from the Application Browser, then click on the account number (a display field), press F7 and enter the account number of this customer, whose Cheque status you want to view. Then press F8. The details of a Cheque leaf would be displayed. Move to the concerned 'Cheque number' record by using the arrow buttons on the toolbar or the <down arrow> key of your keyboard. You can also invoke the Cheque details by inputting the Cheque number, the details of which you want to view. The 'Amount', 'Beneficiary', 'Presented On', 'Date on Cheque' are populated from the concerned module from where the Cheque transaction took place. You can change any of the details.

In this screen the following details are updated from the front-end modules – Data Entry and Funds Transfer for a Cheque issued to a customer:

- Amount for which the Cheque is drawn
- Status of the Cheque
- Date on which the Cheque was presented for encashment

To modify a status detail, click unlock icon in the Application toolbar. Make the desired changes. Remember, the following points while modifying:

- A 'used' status cannot be changed

- For cheques that are stopped from payment, the ‘Stopped’ box is checked and 'Status' of the cheque is set to 'Unused'.
- ‘Not used’ status can be changed to rejected/cancelled.
- A ‘Canceled’ status cannot be changed
- ‘Rejected’ status can be changed to ‘used’

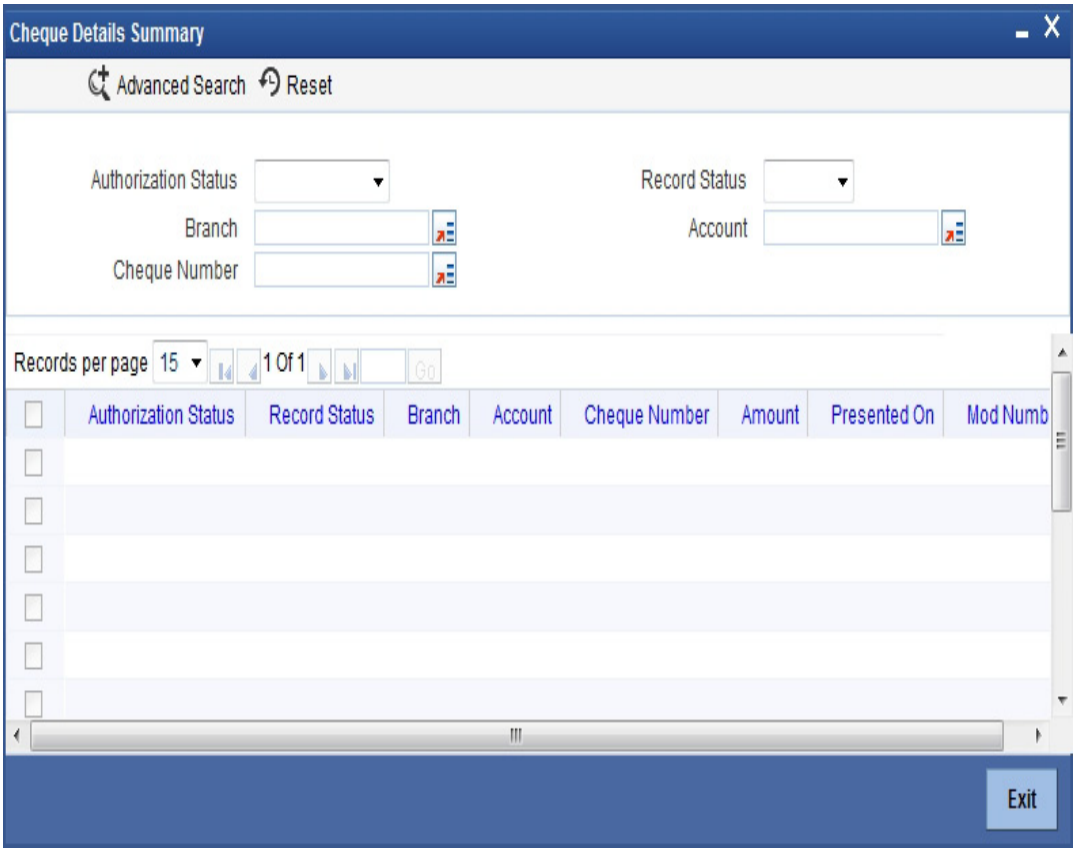
A Cheque may have passed through a series of status changes. The modification number moves up serially, each time you change the status of a Cheque. To view the status, click the arrow button under Modification Number. This arrow will take you through the modifications.

To view the modification history of a Cheque, click ‘History’ button ,to display the ‘Cheque Details - History’ table. This table lists in a tabular form each successive modification detail that this Cheque has undergone. The amount for which the Cheque was issued, the presentation date and the value date of the Cheque are also displayed. The serial number represents the modification number.

To exit from the ‘Cheque Details - History’ table, click ‘Exit’ or ‘Cancel’ button. If you have invoked the table from the Application Browser you would be returned to the Browser. If you have invoked this table from the ‘Cheque Status’ screen you would be returned to the ‘Cheque Status’ table.

7.2.7 Retrieving Cheque Details

You can view, modify, or authorize details related to cheques using ‘Cheque Details Summary’ screen. You can invoke the ‘Cheque Details Summary’ screen by typing ‘CASCHKDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query based on any or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Account Number
- Cheque Number

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

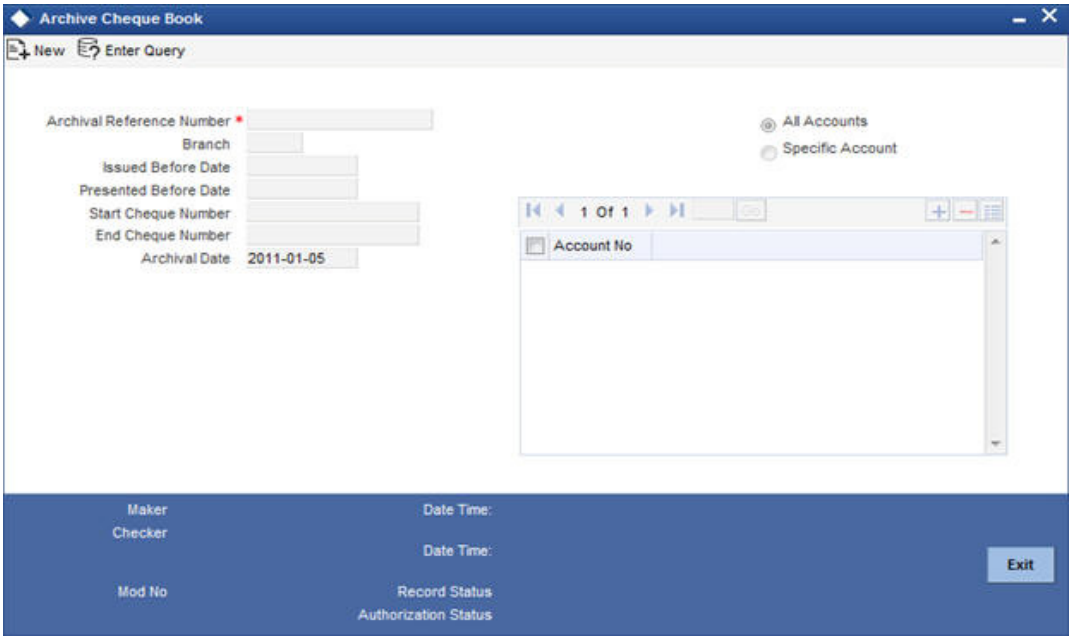
- Authorization Status
- Record Status
- Branch
- Account Number
- Cheque Number
- Amount
- Presented On
- Mod Number

You can acquire access rights to operate in multiple branches by checking the ‘Multi Branch Operational’ check box at ‘User Maintenance’ level. When the record is selected, the system validates your access rights of the branch and function.

If you do not have appropriate rights on the branch, then the system displays an error message. If the branch is a valid branch, then the system updates the same as transaction branch and then queries it in the maintenance screen.

7.3 Archiving Cheque Book

You can archive the used and cancelled cheques for all accounts of the selected branch by using the Archive Cheque Book screen. To invoke this screen type ‘CADCHARC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following in this screen:

Archival Reference Number

The system displays the archival reference number.

All Accounts

Select ‘All Accounts’ to archive the cheque books of all accounts of selected branch.

Specific Accounts

Select ‘Specific Accounts’ to archive cheque books of specific account/accounts. You can specify the specific account numbers under Account Number.

You will have to select the accounts either as ‘All’ or ‘Specific’. If ‘All’ is selected then cheque issued against all the accounts for the selected branch will be considered. If ‘Specific’ is selected, you have to specify the account for the selected branch.

On authorization all the cheques satisfying the query are considered for archival and the actual archival process will get triggered.

Branch

The system defaults the branch code here. However you can modify it by selecting the branch code from the adjoining option list.

Issued Before Date

Specify the date until which all the issued cheques should be considered for archival.

All the cheques issued to the account before the ‘Issued Before Date’ will be considered for archival process.

Presented Before Date

Specify the date until which the used cheques, presented for payment, should be considered for archiving.

All the used cheques presented for payment for the account before the ‘Presented Before Date’ will be considered for archival process.

Start Cheque Number

Specify the starting cheque number of the cheque series.

End Cheque Number

Specify the ending cheque number of the cheque series,

The system archives those cheques which are in Used (U) status and Cancelled (C) status.

If inventory is enabled, then reissue of the same cheque number will not be possible for cheque archival.

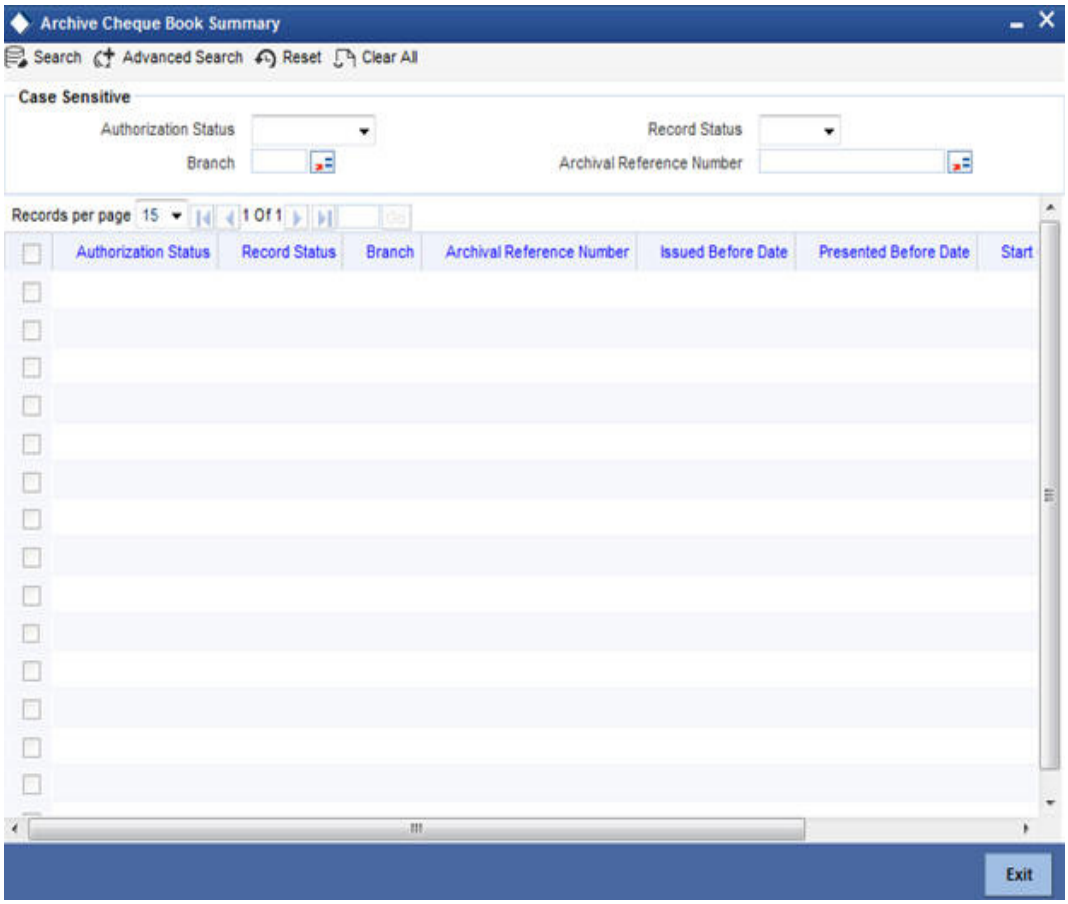
The cheques that do not conform to the archival branch's cheque mask will not be considered for archival.

If the cheques are not archived, the system displays the information message as ‘No Cheques are archived for selected criteria’ a authorization level.

A new cheque book is created in the cheque book maintenance for the cheque numbers which are not archived.The number of leaves in the cheque book will be one if these cheques (for an account) are not in sequence, otherwise the number of leaves will be equal to the number of such cheques which are in a sequence. The cheque details for individual cheques will also be updated with the new cheque book numbers.

7.4 Viewing Archived Cheque Books

You can view the archived cheque book details maintained in the 'Archive Cheque Book' screen using the 'Archive Cheque Book Summary' screen. You can invoke this screen by typing 'CASCHARC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

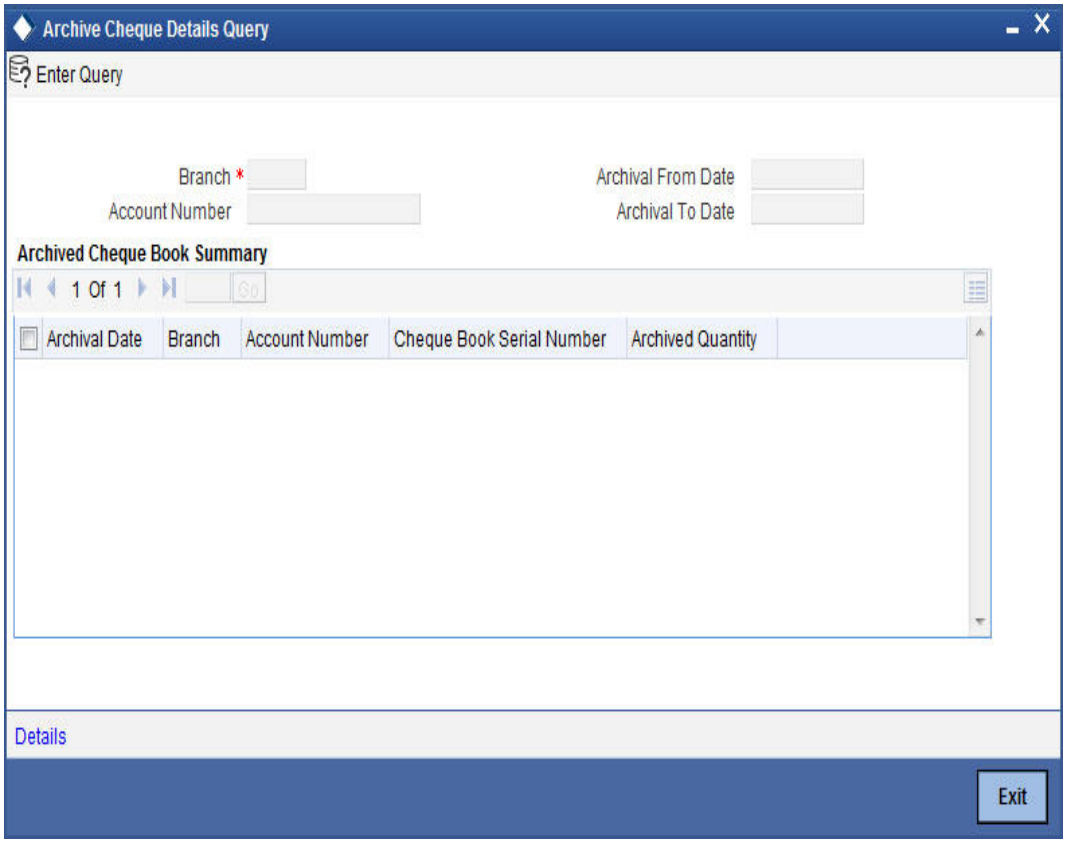
- Authorization Status
- Branch Code
- Record Status
- Archival Reference Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Branch
- Archival Reference Number
- Issued Before Date
- Presented Before Date
- Start Cheque Number
- End Cheque number

7.5 Querying Archived Cheque Details

You can query all the archived cheque details for a customer account in the ‘Archive Cheque Details Query’ screen. To invoke this screen type ‘CADCHARQ’ n the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can base your queries on any of the following parameters:

- Branch Code
- Archival From Date
- Account Number
- Archival To Date

Select any or all of the above parameters for a query and click 'Execute Query' button. The records meeting the selected criteria are displayed.

- Archival Date
- Branch
- Account Number
- Cheque Book Serial Number
- Archived Quantity

Select a record and click on ‘Details’ button to view the following details of the archived cheque:

- Cheque Number
- Status
- Presented On
- Amount

- Remarks

8. Maintaining Account Structure

8.1 Introduction

Oracle FLEXCUBE repays loan from multiple accounts. In Oracle FLEXCUBE, the loan account is the primary account and all the other accounts linked to it are cover accounts. While paying the settlement if the primary account has insufficient amount, the system will check the cover accounts for the remaining amount according to the preference.

In case of single account structure, the primary account will have only one cover account and the cover account will have only one primary account for making the account structure free of duplicate accounts. Every account has its own account structure. While closing an account under an account structure, you need to remove that account from the account structure manually else the system will not allow the closure of the account. If you want to amend an account structure, the system will check whether any amount block is open on the account structure. If any amount block is opened, then the system will throw an error. You can also configure the error code.

8.2 Defining Account Structure

Oracle FLEXCUBE allows you to have a primary account and secondary account and then link these two accounts.

If you amend an account structure, then the system will check if the status of any amount block created due to the account structure is open. If one or more amount block is open, then the system will display an error message. If a customer account is element of some account structure, then before closing that account, you should remove that account from the account structure manually; else the system will not allow you to close the account.

8.3 Debiting Transaction into the Primary Account

During settlement, if there is no sufficient balance in the primary account to cover up the debit/ cheque amount, then the system will check for the balance in the cover account from the account structure and processes as follows:

- The system will do the partial transaction using the available amount in the primary account
- If the settlement is not done fully in the previous level, then the system will check for the balance in the cover account to complete the transaction. If there is sufficient balance, then the system will place an amount block on the cover account for the settled amount.
- If the primary account and cover account, for which the amount block is created, are of different currency, the system will create an amount block in the cover account currency. The system will then debit the settlement amount from the primary account.

The system uses the ‘Mid Rate’ for currency conversion.

In case there is a stop payment on the cheque, the validation of stop payment will precede and the settlement will not go through.

8.3.1 Processing Amount Block

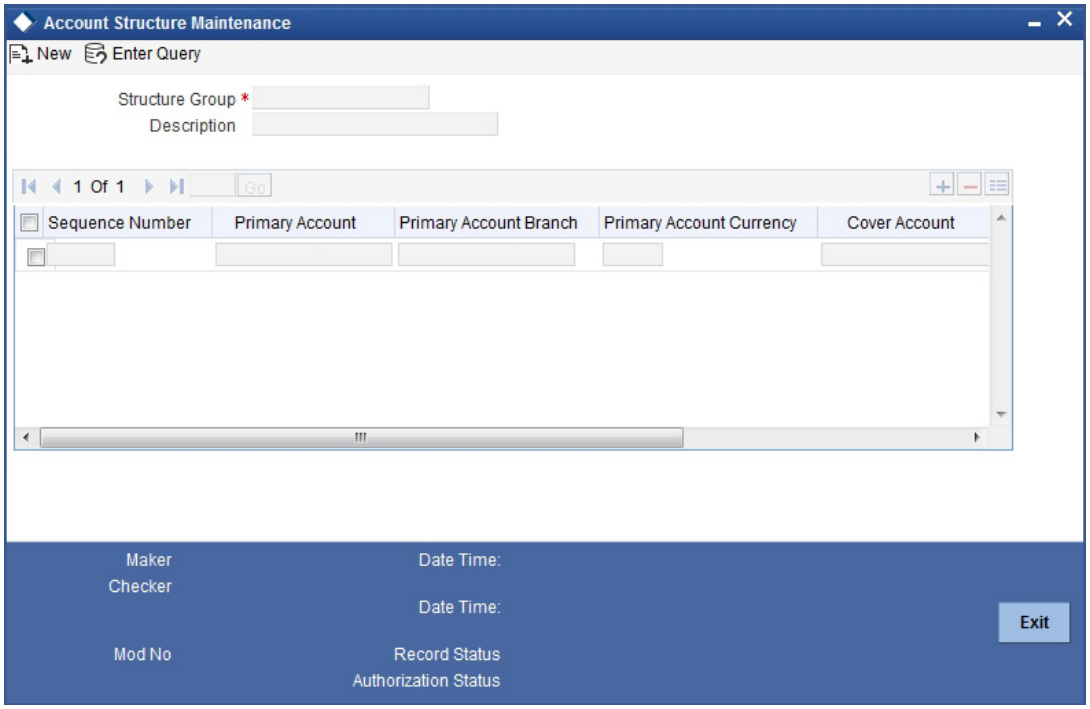
The system will use the primary account and cover account amount block to identify the amount block which is created due to debit transaction processing in primary account. This

process is configured either at post EOTI level or at BOD level. The system will process as follows:

- Remove the amount block from cover account
- Debit the cover account for the amount of ‘Amount Block’
- Credit the parent account for the amount of ‘Amount Block’

8.4 Maintaining Account Structure

You can specify the account structure in the ‘Sweep Structure Maintenance’ screen. You can invoke the screen by clicking ‘Sweep In Setup‘ in the ‘Customer Accounts Maintenance’ Screen.

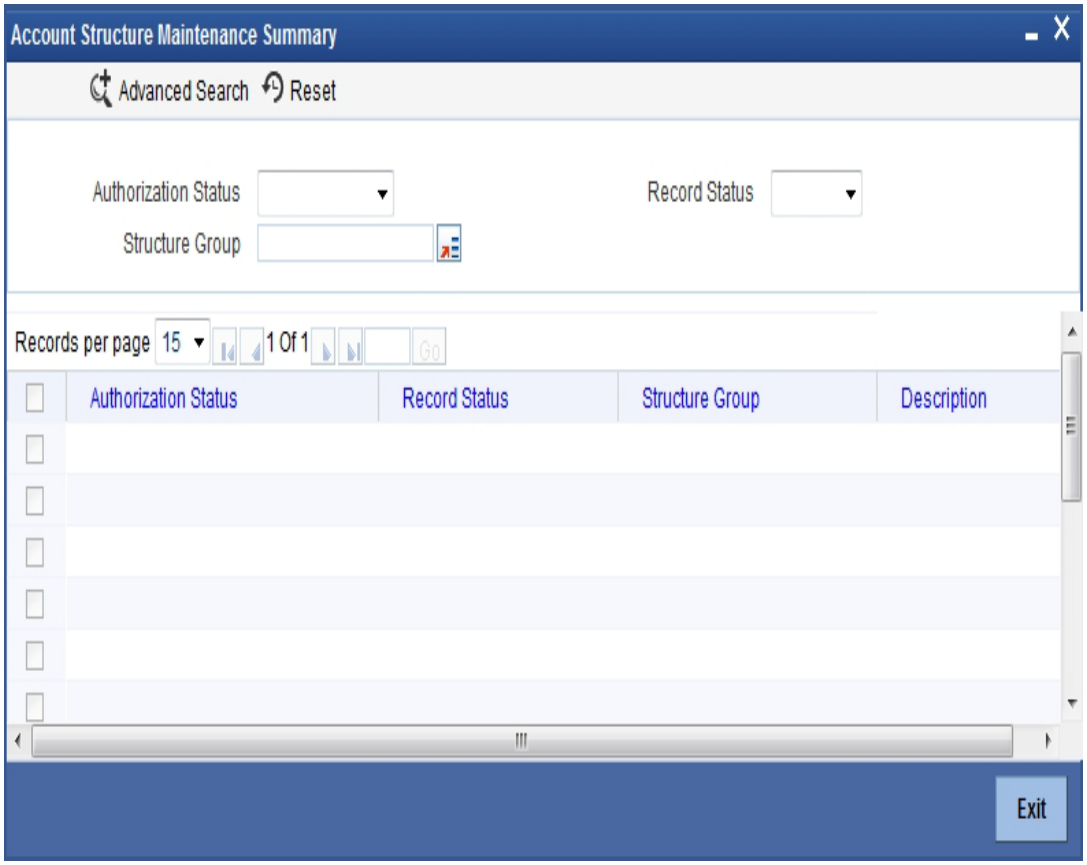


For Further details on maintaining the details for Cover Account, refer ‘Maintaining Sweep Structure’ in Maintaining Customer Accounts’ chapter of this module.

8.5 Viewing Account Structure Maintenance Summary

You can view the summary details of the account structure in the ‘Account Structure Maintenance Summary’ screen.

To invoke this screen, type ‘CASSTRUC’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Structure Group
- Record Status
- Description

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Structure Group
- Record Status
- Description

9. Maintaining Amount Blocks

9.1 Defining Amount Blocks

An amount block is that part of the balance in a customer's account, which you wish to reserve for a specific purpose. It can be specified for an account either on the directions of the customer or at the behest of the bank.

When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount. On expiry of the period for which the amount block is defined the system automatically updates the amount block Cheque in the 'Customer Accounts' table.

For Example, If the balance in an account is 1000 currency units and the amount block defined is 500 currency units, the actual funds available for withdrawal is only 500 units. An override will be required if the customer withdraws a higher amount.

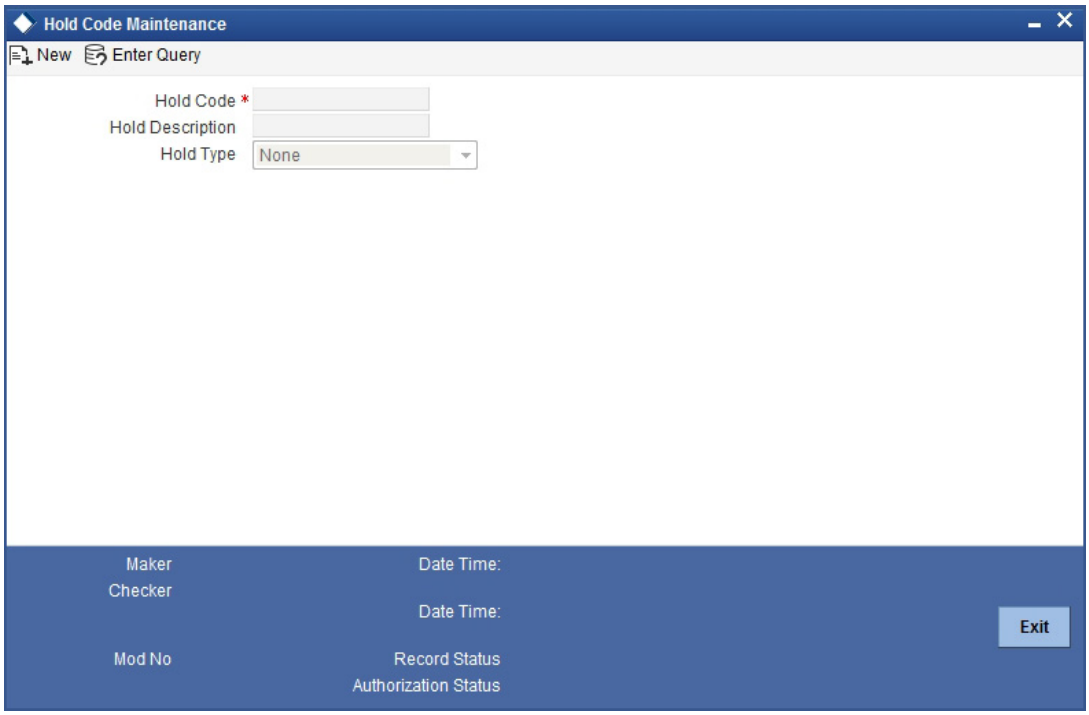
When a debit to a customer account is made, where the transaction amount exceeds the available balance in the account, the system asks for an 'override'.

Amount blocks are maintained in the 'Amount Block Maintenance' table.

9.1.1 Defining Amount Block Reasons

Whenever you impose an amount block (hold) on customer accounts, a valid reason can be assigned for having effected the hold. You can define these reasons using the 'Hold Maintenance' screen.

You can invoke this screen by typing 'CODHOLDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details here:

Hold Code

Specify a code for the amount block reason you are maintaining in the system.

> **Note**
>
> The Hold Code can be a maximum of 15 characters (alphanumeric type) in length.

Hold Description

Provide a brief description of the hold code.

Hold Type

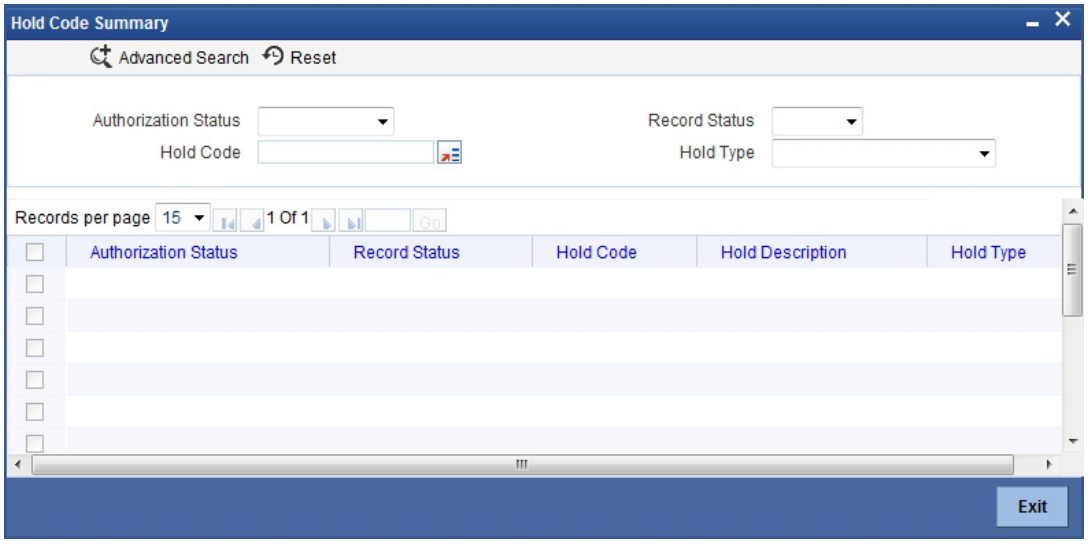
In case you are defining amount hold reasons for automated system hold, select the hold type from the adjoining drop-down list. The available options are:

- Salary Hold
- Overdue Hold
- Guarantor Recovery Hold
- External Deal Hold
- None
- Discounted TD

> **Note**
>
> Except 'None', for all other Hold Types mentioned above, only one Hold Code each can be maintained in the system.

9.1.2 Viewing Hold Code Summary

You can view a summary of Hold Codes maintained in the system using the 'Hold Summary' screen. You can invoke this screen by typing 'COSHOLDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Hold Code

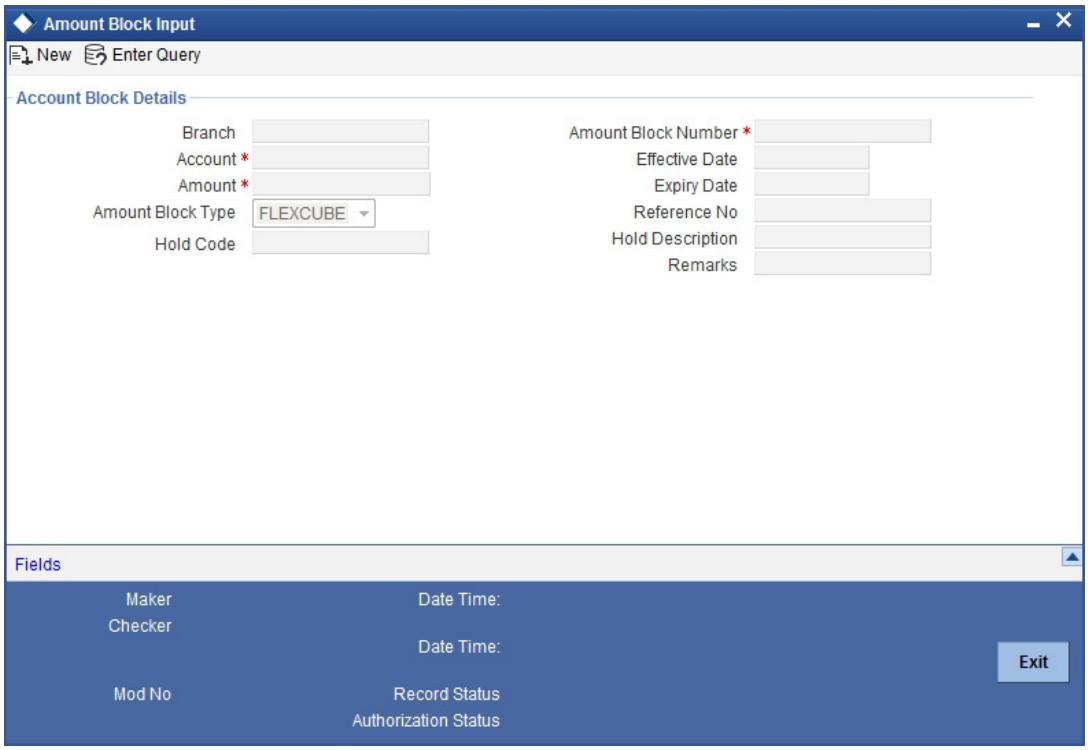
- Record Status
- Hold Type

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Hold Code
- Hold Description
- Hold Type

9.1.3 Maintaining Individual Amount Blocks

You can maintain amount blocks on individual accounts of a customer using the ‘Amount Block Input’ screen. You can invoke this screen by typing ‘CADAMBLK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details here:

Account Number

Specify a valid account number of the customer for which you wish to maintain an amount block. The adjoining option list displays all valid customer accounts maintained in the selected transaction branch. You can select the appropriate one.

Sequence Number

The system automatically displays the amount block sequence number.

Amount

Specify the amount which has to be blocked.

Note

- If the block amount is greater than the available balance, then the system displays an override message as “Block amount greater than available balance”.
- Interest calculations is not considered for negatively blocked amount.
- The Linked Line will not be utilized if the available balance becomes less than zero because of a amount block.

Effective Date

Specify the date from which the amount block is effective.

Note

For CASA amount block type, the effective date is the branch current date.

Expiry Date

Specify the date on which the amount block is released, so that it is available for withdrawal to the customer. You cannot modify the amount block after the expiry date

Note

For CASA amount block type, there is no expiry date.

Amount Block Type

Select the amount block type from the adjoining drop-down list. The available options are:

- FLEXCUBE
- Switch
- PreAuth
- Escrow
- System
- CASA - indicates an amount block that is created due to debit transaction processing in Primary Accounts.
- Bulk Salary
- P2P

Note

The option ‘System’ indicates a system generated amount block, equivalent to the external deal amount maintained in the system. You cannot modify a ‘System’ type of amount block.

During debit transaction processing, Oracle FLEXCUBE will use ‘Mid Rate’, if the primary account currency and cover account currency are different.

Note

- When an amount block is created and the account status is ‘No Debit’, ‘No Credit’, ‘Dormant’ or ‘Frozen’ then the system displays an override message with the account status.

- When an amount block is created and the customer status is ‘Frozen’, ‘Deceased’ or ‘Whereabouts Unknown’ then the system displays an override message with the customer status.
- If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.
- If the account status is moved to 'Dormant' or 'No Debit' or 'No Debit' or 'Frozen', then the system displays an override message as 'The Account has active amount block'.

Note

If the amount block type is P2P, then the following transaction data is logged into ‘P2P Payment Beneficiary Registration Queue’ to track the beneficiary registration till the end date:

- Amount Block Number
- Branch Code
- Account Number
- END Date
- Beneficiary’s Email ID
- Beneficiary’s Telephone
- Beneficiary’s Facebook ID
- Status

While processing an amount block, the amount block on the sender’s account is released and the amount is debited from the senders account and credited to the clearing suspense GL.

Remarks

Specify remarks about the amount block, if any.

Note

For structured deposit, the subscription amount will be blocked from the given CASA account automatically and this system generated block is updated with SD contract reference number in remarks field.

Reference No

For user input amount block maintenances, you need to specify a unique reference number. In case of amount blocks automatically placed by the system during processing of external deals and escrow, the system generates the reference number.

Note

- For system generated amount blocks corresponding to external deals, Oracle FLEXCUBE Reference number automatically generated in External Deal linkage screen gets defaulted here.
- The system generated Escrow amount blocks, are identified with an unique original transaction Reference No.
- You are not allowed to modify or close Escrow Amount Blocks.
- System displays the consolidated blocked amount of the particular account in ‘Amounts and Dates’ details of the customer account.

System will not allow to closing the respective customer account unless existing active amount blocks are closed.

Hold Code

Specify a valid hold code. The adjoining option list displays all valid hold codes maintained in the system. You can select the appropriate one.

Hold Description

The system displays the hold code description.

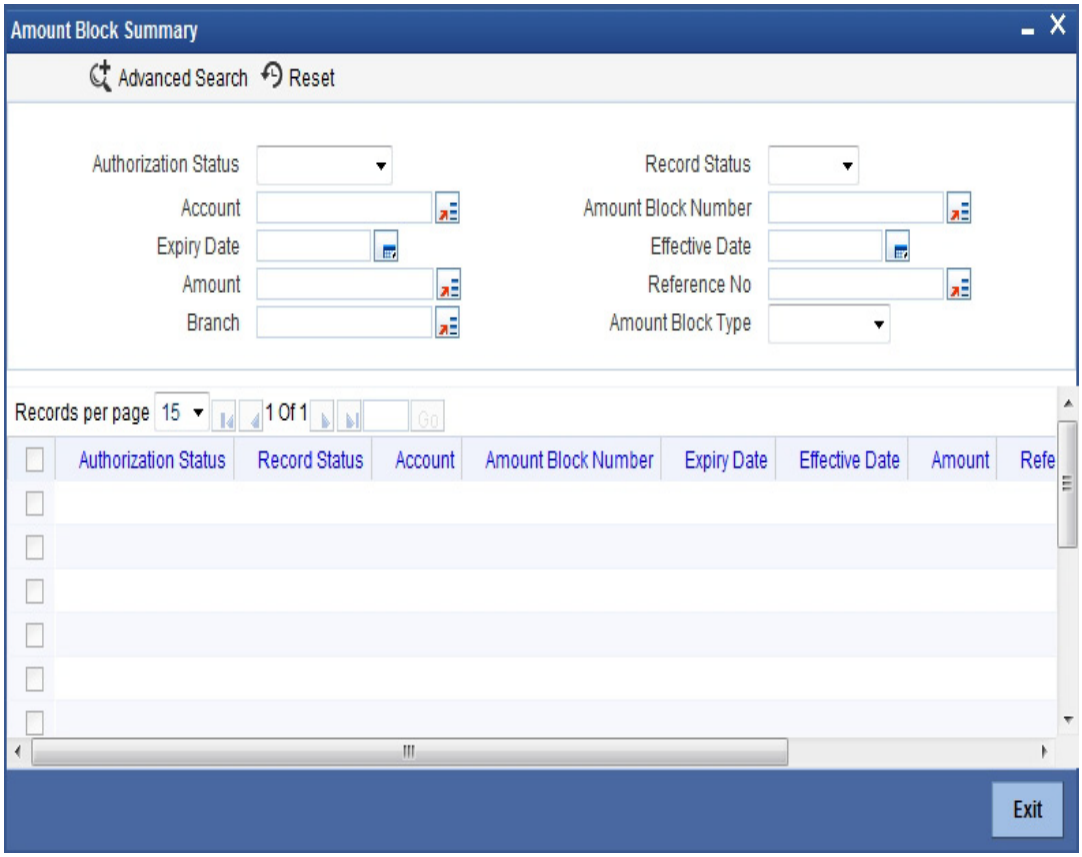
> **Note**
>
> For system generated amount blocks corresponding to external deals, the description maintained at Hold Code Maintenance screen for Hold Code Type 'External Deal' gets displayed here.

For more details related to external deal maintenance, refer Core Services User Manual.

9.1.4 Viewing Amount Block

You can view a summary of Amount Blocks maintained at the 'Amount Block Input' level using 'Amount Block Summary' screen.

You can invoke the 'Amount Block Summary' screen by typing 'CASAMBLK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view records based on any or all of the following criteria:

- Authorization Status
- Record Status

- Account Number
- Sequence Number
- Amount
- Effective Date
- Expiry Date
- Reference No

Note

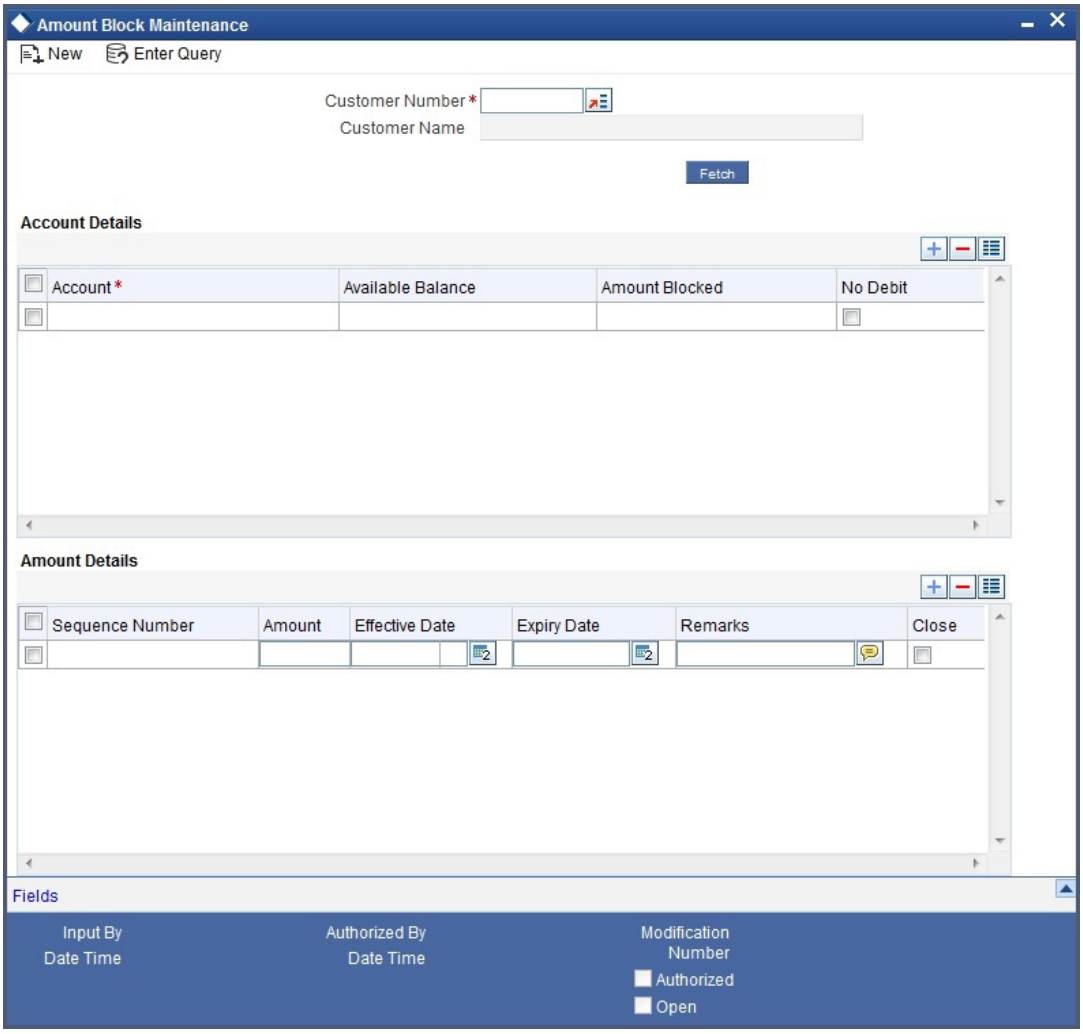
The system generated original transaction Reference No of Escrow amount blocks will also be displayed.

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Account Number
- Sequence Number
- Amount
- Effective Date
- Expiry Date
- Reference No

9.1.5 Maintaining Consolidated Amount Block Details

You can invoke the 'Consolidated Amount Block Input' screen by typing 'CADAMBLC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this table, you maintain all amount block details enforced for a customer account. Any number of amount blocks can be enforced for an account.

The following information will be available in this screen:

- All the accounts maintained for the customer
- The available balance in each account
- Active amount blocks, if any
- Whether the account is marked for no-debit ('Full Amount Block' option is Cheques)
- The user defined fields (UDFs) associated with the Customer (i.e. the UDFs mapped to the function id 'STDCIF')
- You can also do a query based on the UDFs
- In addition to viewing the amount block details for an account, you can also define new blocks or modify the details pertaining to existing amount blocks, if any. You can also use this screen to mark the account for no-debits.
- You can specify the following for a new amount block:
- Amount for which the block has been enforced

- Period for which this block should remain effective
- Any remark applicable to this amount block. It could be the purpose for which the block has been enforced.

9.1.6 Maintaining Consolidated Amount Blocks

If you are maintaining consolidated amount blocks for the first time for a customer account, you need to select the name of the customer from the option-list provided. On selection of the customer, all accounts maintained for the customer that are available in the current branch will be displayed in the middle section of the screen along with existing amount block details, if any. Select an account to view all the individual amount blocks for the selected account in the lower half of the screen.

To create a new amount block, click add icon. The sequence number for each amount block will be automatically created by the system.

Maintain the following parameters for the amount block:

Amount

Specify the amount that you would like to block in the account. When an amount block is set for an account, the balance available for transaction would be the current balance of the account minus the blocked amount.

Whenever a customer account is debited of an amount that exceeds the available balance in the account, the system asks for an 'override'. Note that the available funds in a blocked account will always be shown to be the current balance less the amount block.

The 'Blocked Amount' field in the middle section of the screen will display the sum of all the amount blocks placed on the account.

You can raise the blocked amount for an account. On authorization, the 'Customer Accounts' table will be updated with the modified blocked amount.

Effective Date

When defining amount blocks for an account, specify the date on which the amount block comes into effect. A future-dated amount block comes into effect when the Beginning of Day process is executed for the day (on which the amount block becomes effective).

Expiry Date

This is the day on which the amount block expires. An amount block is effective till the EOD is run on the expiry date. On expiry of an amount block, the block amount status in the 'Customer Accounts Maintenance' table gets updated (if no other amount block is enforced on this account). The balance available for transaction is also updated.

Remarks

Here you can enter any remark specific to this amount block. For example, you can capture the purpose for which a block has been affected.

No Debit

When defining amount blocks, you can choose to completely block the account from any kind of debits made to the account. To do this, select the option 'No Debit'. At a later point, you can UN Cheque this option to release the full block and define partial blocks if required.

Close

As stated earlier, the amount block will remain active from the effective date till the expiry date. However, you can release a block before the expiry date. Select the 'Close' option to affect a forceful closure of the amount block. If you do not select this option, the amount block will be released as part of the EOD batch process executed on the expiry date.

10. Maintaining Stop Payment Details

10.1 Introduction

A Stop Payment maintained in the ‘stop payment’ table is an instruction given by a customer to his bank directing it to stop payment against a Cheque. This instruction can be based on any of the following:

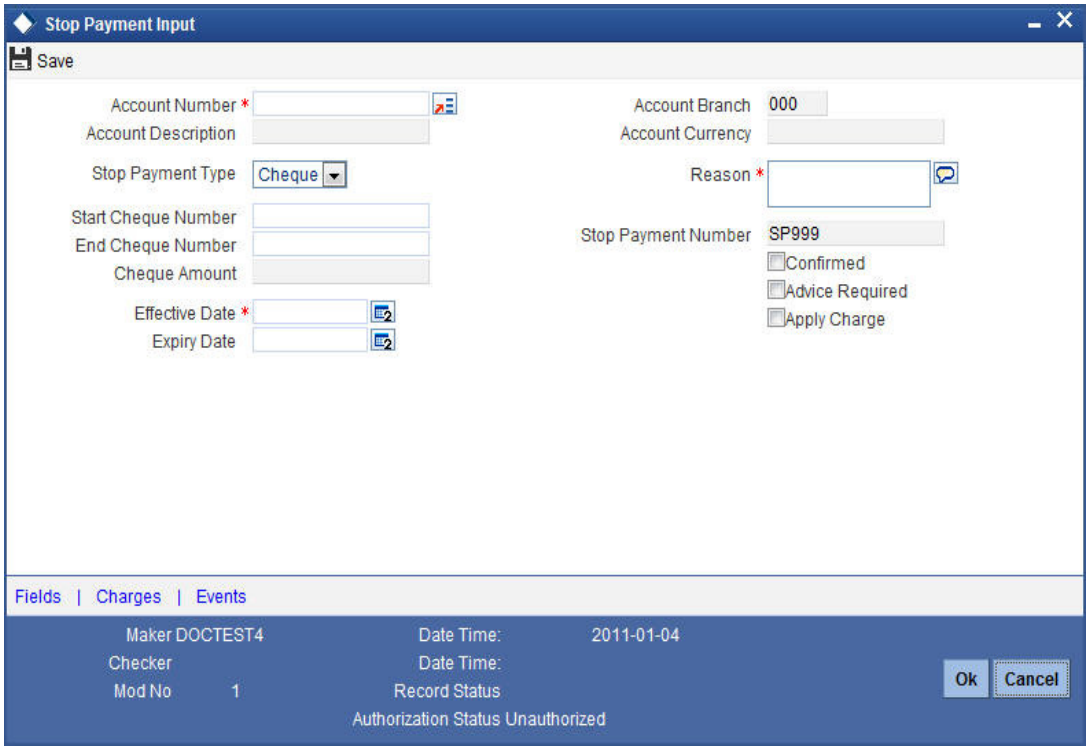
- A single Cheque number
- A range of Cheque numbers
- The amount for which the Cheque is drawn

When a stop payment is affected, the stop payment status in the ‘Customer Accounts Maintenance’ table gets updated to indicate the presence of a stop payment instruction for the customer account. Whenever a Cheque based transaction is initiated through Data Entry or Funds Transfer the system validates if any stop payment instruction has been issued against it. Payment against a Cheque is stopped if a stop payment instruction exists for that Cheque.

Stop payment for a Cheque can be specified for a defined period. You can also maintain a stop payment bearing no expiry date i.e., the instruction remains effective until revoked.

10.2 Maintaining Stop Payment Orders

You can invoke the ‘Stop Payment Input’ screen by typing ‘CADSPMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click the new button on the Application toolbar.



In this table you maintain all stop payment orders enforced for a customer account. The sequence number of the present stop payment instruction is displayed in the field ‘Stop Payment No’.

Here you define the following:

- Account number on which you are enforcing a stop payment
- Whether stop payment is being defined against Cheque/Cheques or an amount
- If stop payment is based on Cheque then the start and end Cheque numbers
- If stop payment is based on amount then the Cheque amount
- Amount for which the stop payment has been enforced
- Period for which this stop payment should remain effective
- Any reason applicable to this stop payment. It could be the purpose for which it has been enforced

10.2.1 Maintaining Stop Payment Instructions

Any number of stop payment instructions can be maintained for an account. With each stop payment instruction enforced on an account, the system displays the stop payment number. This number denotes the number of the current stop payment records being maintained for this account.

For maintaining details of stop payment instruction, the following parameters need to be maintained:

Account Number

Specify the account number of the account for which you wish to enforce a stop payment. The adjoining option list displays the list of account numbers maintained in the selected transaction branch. Highlight the customer's account number for whom you are entering details.

Account Description

The system displays the description of the specified account number based on the details maintained at 'Customer Account Maintenance' level.

Stop Payment type

This is either an amount or a cheque, on which the Stop Payment instruction is based.

If the instruction is cheque-based, the customer would give you the number of that Cheque. If the instruction pertains to a range of Cheques, the customer would give you the number of the first Cheque and the last Cheque in the range.

Start Cheque Number

This is the first cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

If the instruction is to withhold payment for one Cheque alone, enter the same Cheque number in both the 'start Cheque number' and the 'end Cheque number' fields.

Note

This is not mandatory if the stop payment type is an 'amount'.

End Cheque Number

This is the last cheque of the range. If the instruction is specified for a range of Cheques, the number of the first and the last Cheque of the range should be specified by the customer.

This is not mandatory if the stop payment type is an 'amount'.

Cheque Amount

If the stop payment type is ‘amount’, the Cheque amount represents the amount for which the Cheque was drawn.

Confirmation Status

The confirmation status indicates whether you have confirmed the stop payment instruction issued by the customer.

Effective Date

This is the date on which the stop payment comes into effect. A future-dated stop payment is affected after the Beginning of Day process has been executed for the day (the effective date of the stop payment).

Expiry Date

The stop payment expires on this day. A stop payment is effective till the End of Day is run on the expiry date. On expiry of a stop payment, the status in the ‘Customer Accounts Maintenance’ table gets updated (if no other stop payment is enforced on this account).

If you do not specify an expiry date, the stop payment will remain effective till it is revoked.

Remarks

Here, you can enter information specific to the stop payment that you are capturing. For example, you can indicate the purpose for which the stop payment has been issued.

After having made the required mandatory entries, and having saved your work, your user ID will be displayed at the ‘Made By’ field at the bottom of the screen, the Date and the Time at which you saved the product will be populated.

Another user, with the requisite rights, should authorize any operation that you perform, before the End of Day process is executed for the day.

Apply Charge

Check this box to indicate that online service charge will be applied on stopping payment request.

Advice Required

Check this box to indicate a mail advice is required to acknowledge the account on the stop payment request.

Once you check this box the system will generate the stop payment request message during Authorization.

A Message type STOP_PMNT_ACK will be used. This will be a MAIL Message and it will be sent to the account customer.

The following tags will be used for STOP_PMNT_ACK message:

Advice tag	Description
CUSTNAME	Customer name
ADD1	Customer address line 1
ADD2	Customer address line 2
ADD3	Customer address line 3
ADD4	Customer address line 4

Advice tag	Description
ACCOUNT	Account
ACCOUNTBRN	Account Branch
STOPPAYNO	Stop Payment no
XREF	External reference
STOPTYPE	Stop Payment type
STARTCHECKNO	Start check No
ENDCHECKNO	End Check No
AMOUNT	Amount
EFFECTDT	Effective date
EXPIRYDT	Expiry date
REMARKS	Remarks
AUTHDT	Authorization Date Time

For further details on Charge and Event button, refer the sections 'Viewing Charge Details 'and 'Viewing Event Details' in the chapter titled 'Maintaining Cheque Book Details' in this User Manual.

11. Generating Account Statements

11.1 Introduction

An account statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An account statement lists the debits and credits that have taken place over a time period.

A detailed statement gives minute details of the transactions that have occurred on a given account, including the order of details, ultimate beneficiary, payment method etc. On the other hand a summary statement shows all transactions but gives only limited details of individual transactions like the reference number, date and the amount with a debit/credit indicator.

SWIFT account statements are statements generated for NOSTRO type of accounts, i.e., for a bank type of a customer. MT940 is generated for an account with its primary statement as detailed and a MT950 is generated for an account with its primary statement as summary.

11.2 Maintaining Statement Preferences

You need to maintain a basic set-up at the following levels to generate account statements:

- Advice Formats
- Account Class
- Message Type
- Customer Address
- Batch EOD Inputs

11.2.1 Specifying Format of Account Statements

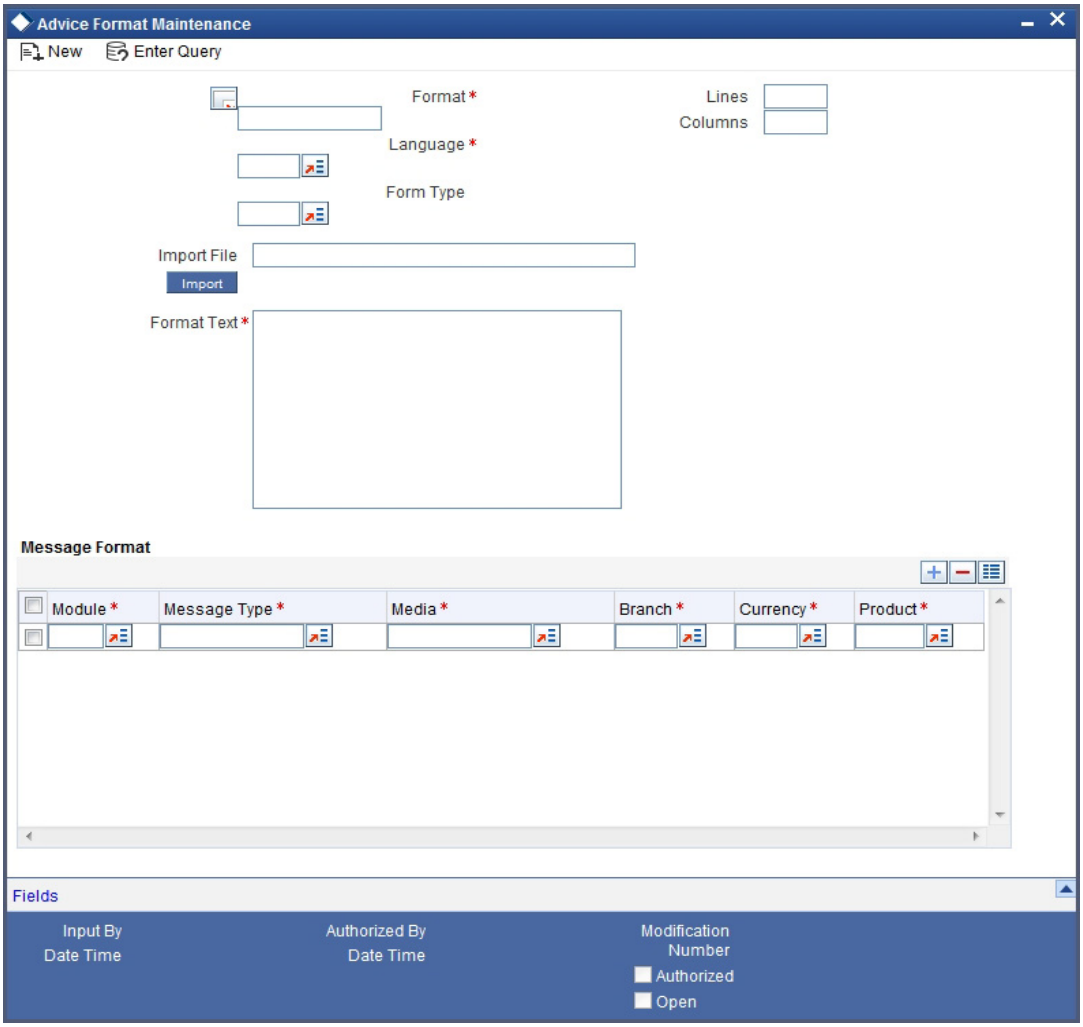
Oracle FLEXCUBE offers you a format, on the basis of which you can maintain a layout for account statements to be generated. The maintenance form shown below offers you the flexibility of maintaining format details – like the lines per page and columns per page – according to your requirements, as also to maintain the tags required for populating the details. The system generates account statements, including ad hoc account statements, according to the maintenance provided by you.

You can invoke the ‘Advice Format Maintenance’ screen by typing ‘MSDADVFT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to maintain two advice formats – one for Savings accounts and the other for Nostro accounts viz ‘ACST_DETAILED’ and ‘SWIFT’ respectively as shown below.

11.2.1.1 ACST_DETAILED

You need to maintain details as shown in the screen below.



Format Text

Specify the following format.

BANK-NAME

COPY AS OF ASOFDT

CUSTNAME

Account Branch :BRNAME

ADDRESSONE

Branch Address :BRADDR1

ADDRESSTWO

BRADDR2

ADDRESSTHREE

BRADDR3

ADDRESSFOUR

Cust ID :CUSTNO

Account No :ACCOUNTNO

Account Desc. :ACCOUNTDESC

Account Class :ACLASSNAME

Account Currency :ACYNAME

Statement From: FROMDATE

To:TODATE

OPENBALANCE

Account Open Date : OPENDATE

OPENING BALANCEDRCR

OPENBALANCE

AVAILABLE BALANCEAVLBALANCE2

STATEMENT OF ACCOUNT:ACCOUNTNO

Statement From: FROMDATE

To:TODATE

PAGE :1

Trn Code/NarrativeREFERENCEBook DateValue DateWithdrawalDepositClosing Balance

F TAGVAL E TD

F TAGVAL E RC

F TAGVAL E BT

F TAGVAL E VD

FTAGVAL E

FTAGVAL E

F TAGVAL E TD

ACC NOREFERENCEDATELOAN CHARGES DESCAMOUNT

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

CL F TAGVAL E CL

==========

Totals DEBITVALUE CREDITVALUE

---------- ……

No. of DEBITS: ND AND CREDITS NC

==========

CLOSING BALANCE DRC CLOSEBALANCE AVAILABLE BALANCE AVLBALANCE2

UNCOLBALANCE

UNCOLLECTED BALANCE UNCOLBALANCE BLOCKED BALANCE BLOCKEDBALANCE

UNCOLBALANCE

* = UNAUTH ENTRY / R = REVERSAL

*** End Of Statement ***

If the trust account credit transaction is from FT module then system will show the following details as part of 'TRNCODEDESC':

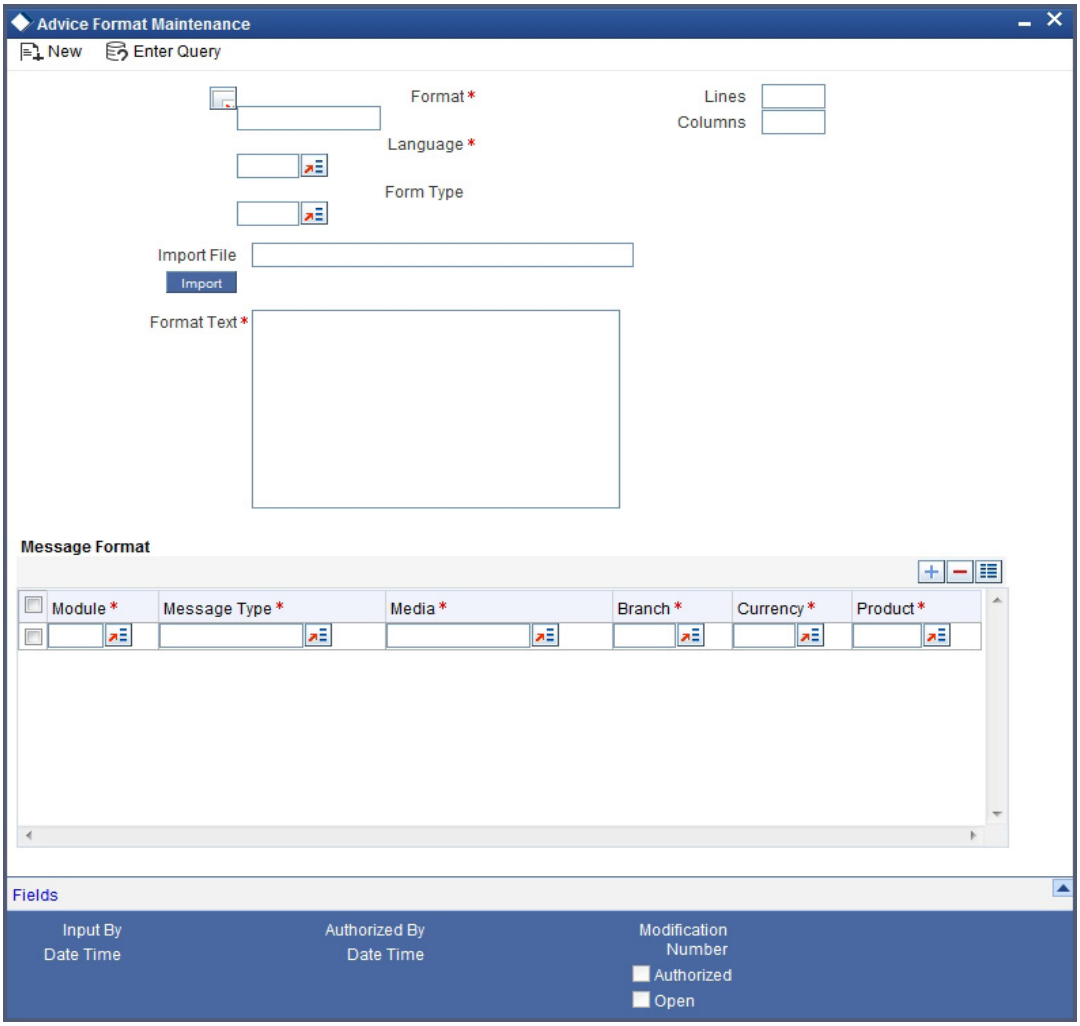
- Debit Account Number
- Unit ID
- Transfer Request Number

If the trust account credit transaction is from any other module, the system will show the following details as part of 'TRNCODEDESC':

- Deposit Slip Number
- Unit ID

11.2.1.2 SWIFT

You need to maintain details as shown in the screen below.



Format Text

Specify the following format.

#B

#LOOP

LINE

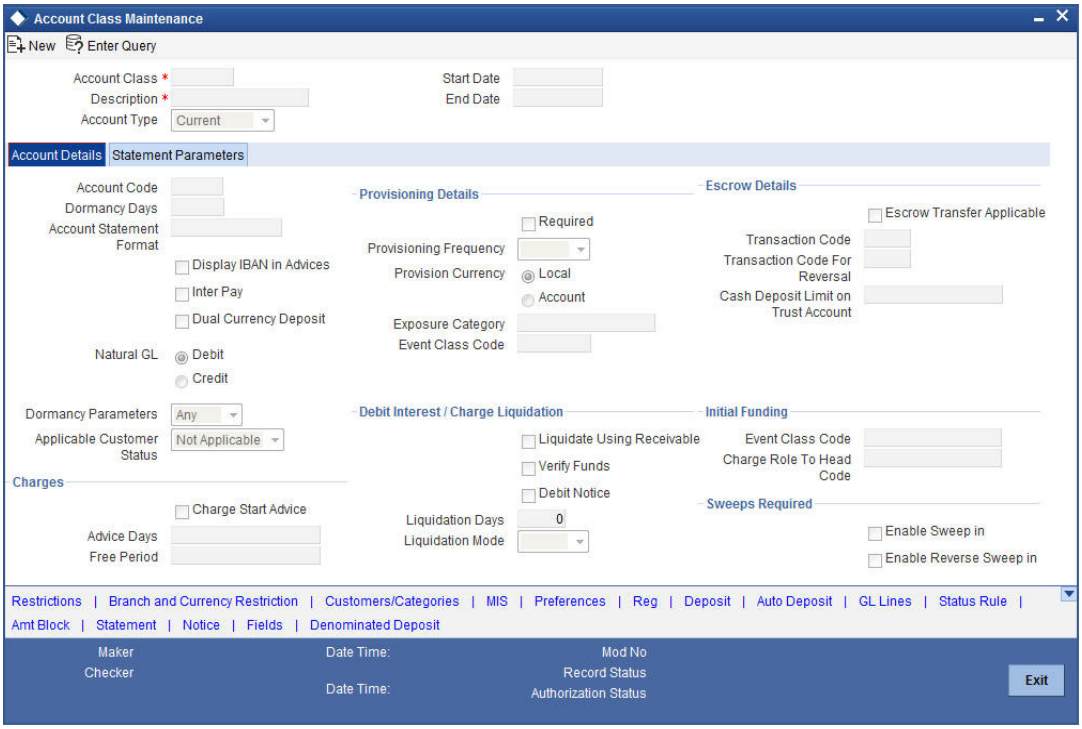
#ENDLOOP

#EB

11.2.2 Maintaining Account Class Details

You need to specify the account statement format for Savings and Nostro types of account classes. You can invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in

the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to maintain the following details.

Account Type

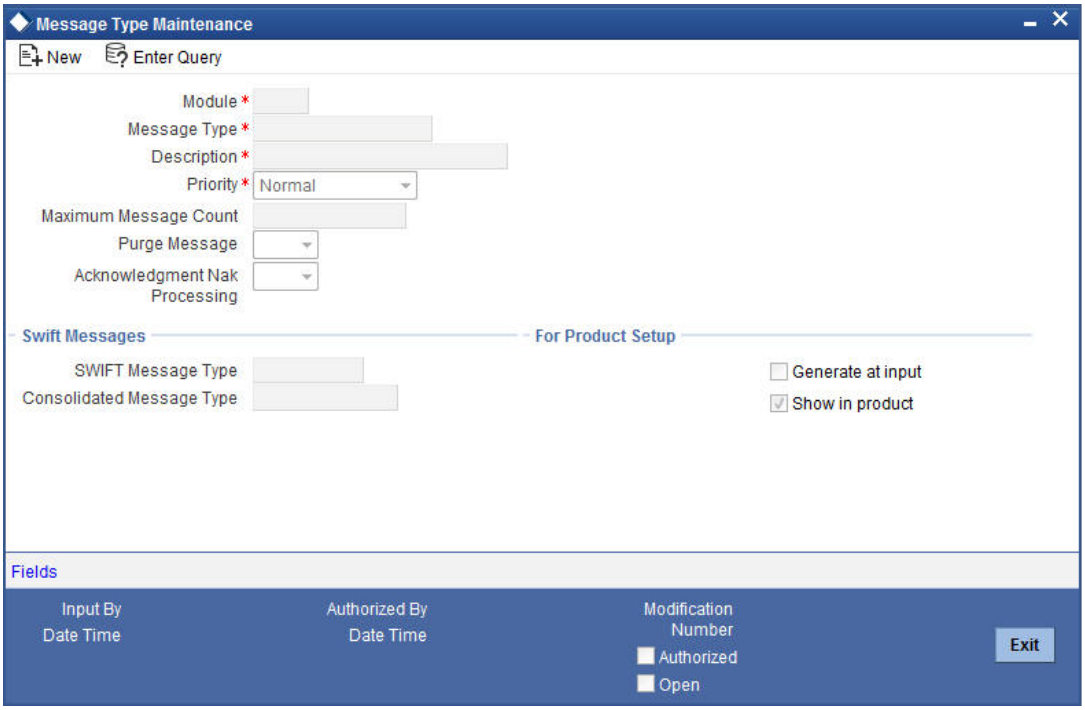
You need to maintain two records – for one choose ‘Savings’ and for the other choose ‘Nostro’.

Account Statement Format

Choose ‘ACST_DETAILED’ for Savings type of account class and Nostro type of account class.

11.2.3 Maintaining Message Types

You can invoke the ‘Message Type Maintenance’ screen by typing ‘MSDMSTYP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



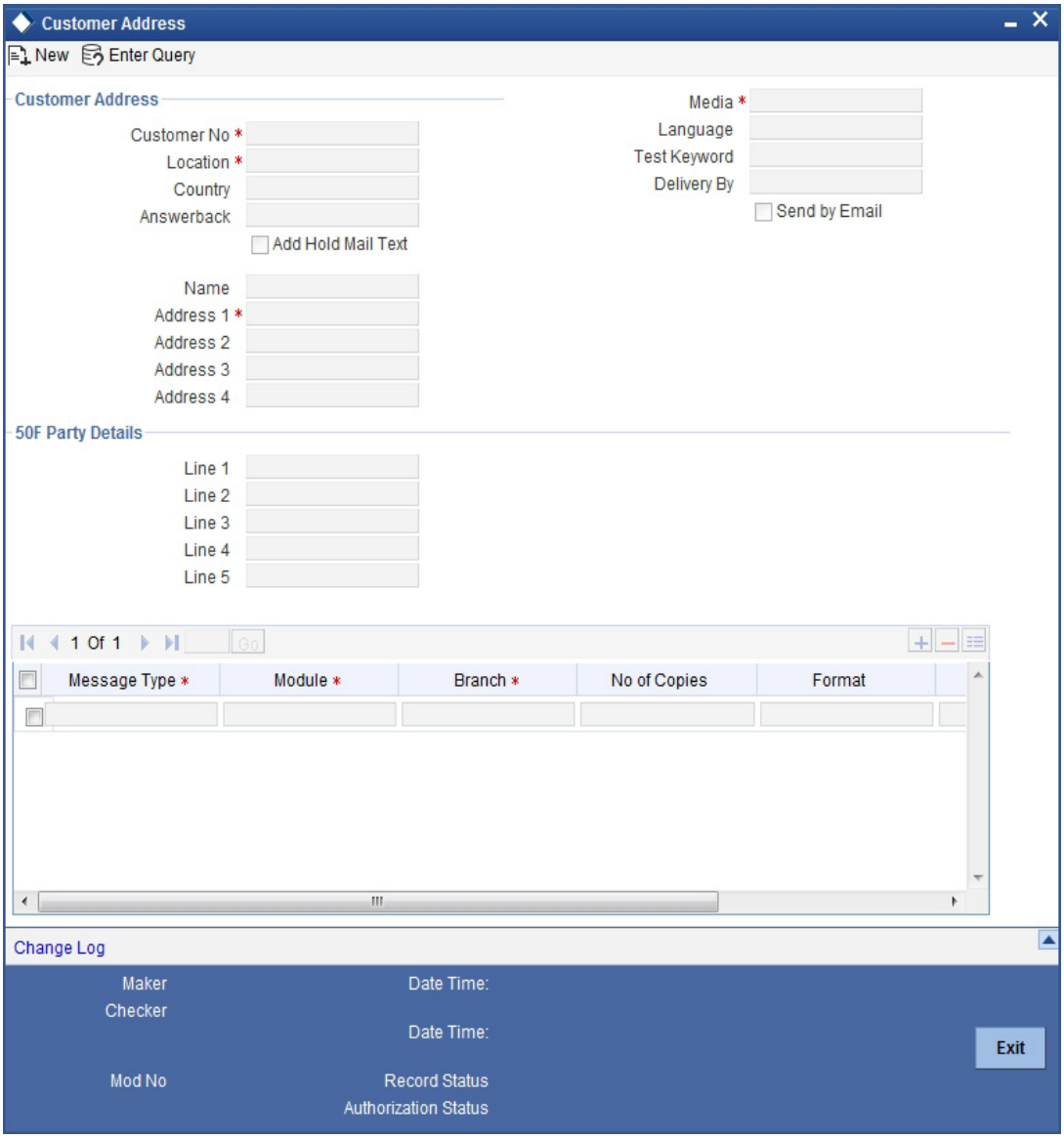
You need to maintain eight records with details given below.

Sr. No	Module	Message Type	SWIFT Message Type	Consolidation Message Type
1	AC	ACST_BALANCE	MT941	ACST_DETAILED
2	AC	ACST_DETAILED		ACST_DETAILED
3	AC	ACST_DE-TAILED2		ACST_DETAILED
4	AC	ACST_DE-TAILED3		ACST_DETAILED
5	AC	ACST_DE-TAIL_VD		ACST_DETAILED
6	AC	ACST_INT_DTL	MT942	ACST_DETAILED
7	AC	MT940	MT940	ACST_DETAILED
8	AC	MT950	MT950	ACST_DETAILED

For further details, refer the chapter titled ‘Maintaining Messaging Branch Preferences’ in the Messaging System User Manual.

11.2.4 Maintaining Customer Address

You can invoke the ‘Customer Address Maintenance’ screen by typing ‘MSDCUSAD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



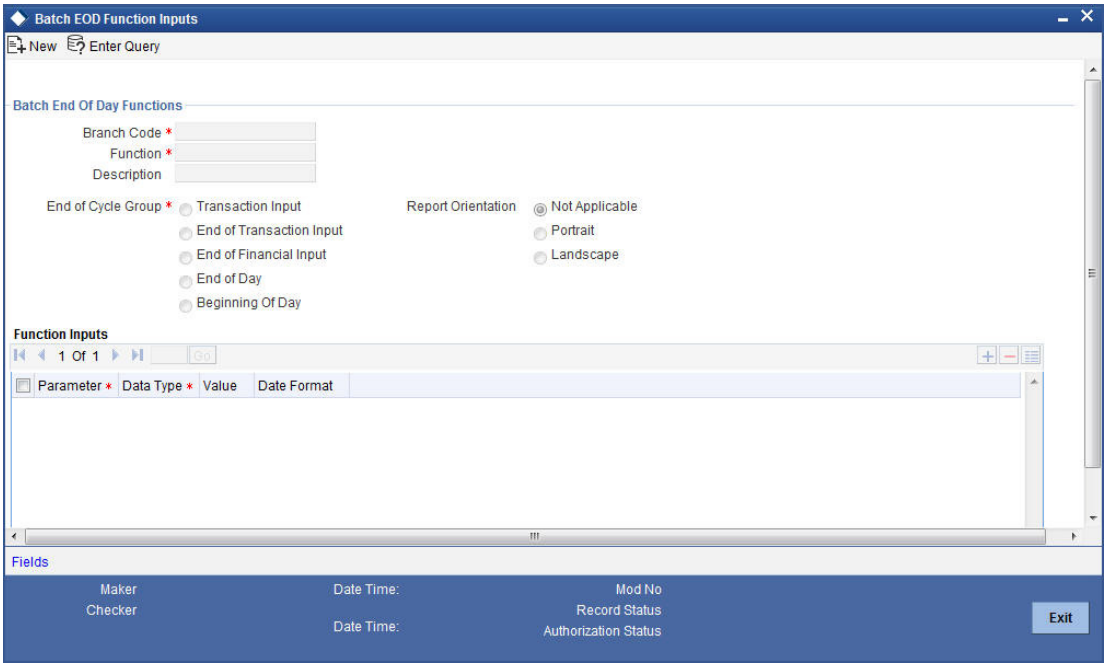
Here you need to maintain three records with the following details.

Sr. No	Branch	Module	Message Type	Format
1	ALL	AC	ACST_DETAILED	ACST_DETAILED
2	ALL	AC	ACST_DETAILED2	ACST_DETAILED
3	ALL	AC	ACST_DETAILED3	ACST_DETAILED

For further details, refer the chapter titled ‘Maintaining Addresses for Customer’ in the Messaging System User Manual.

11.2.5 Maintaining Statement Generation Preference

You can have the statement generation happen automatically as part of the automated End Of Day cycle, using the 'Batch EOD Function Input' screen. You can invoke this screen by typing 'BADEODFE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to specify the following details.

Function Identification

Specify 'ACSTHAND' or select this value from the adjoining option list.

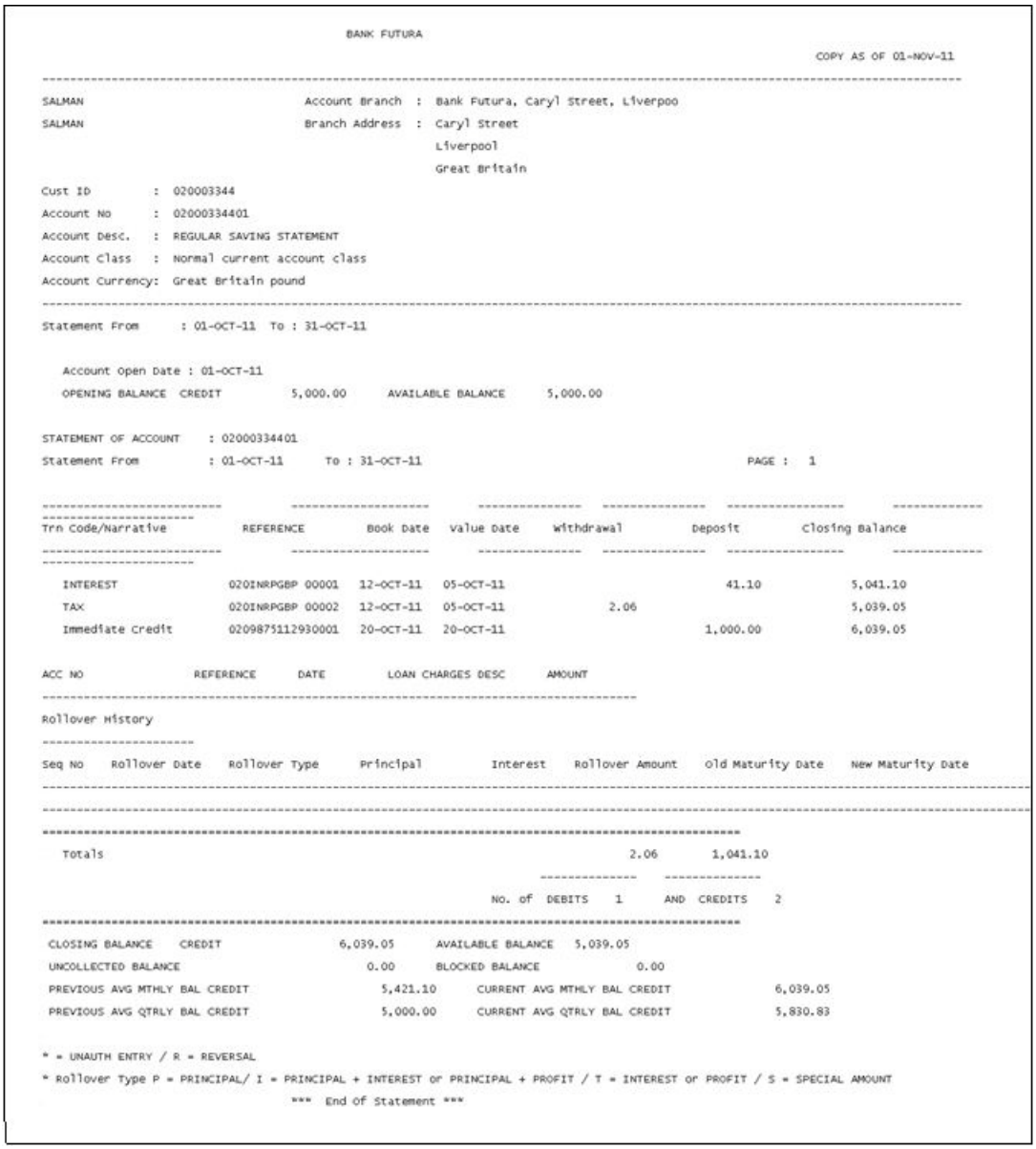
End Of Cycle Group

Choose the option 'Transaction Input'.

For further details, refer the chapter titled 'Automated End of Cycle Operations' in the Automated End of Day User Manual.

Given below is a sample account statement:

Sample account statement



BANK FUTURA

COPY AS OF 01-NOV-11

SALMAN — Account Branch : Bank Futura, Caryl Street, Liverpoo
SALMAN — Branch Address : Caryl Street
Liverpool
Great Britain

Cust ID : 020003344
Account No : 02000334401
Account Desc. : REGULAR SAVING STATEMENT
Account Class : Normal current account class
Account Currency: Great Britain pound

Statement From : 01-OCT-11 To : 31-OCT-11

Account Open Date : 01-OCT-11
OPENING BALANCE CREDIT 5,000.00 AVAILABLE BALANCE 5,000.00

STATEMENT OF ACCOUNT : 02000334401
Statement From : 01-OCT-11 To : 31-OCT-11 PAGE : 1

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Withdrawal	Deposit	Closing Balance
INTEREST	020INRPGBP 00001	12-OCT-11	05-OCT-11		41.10	5,041.10
TAX	020INRPGBP 00002	12-OCT-11	05-OCT-11	2.06		5,039.05
Immediate Credit	0209875112930001	20-OCT-11	20-OCT-11		1,000.00	6,039.05

ACC NO REFERENCE DATE LOAN CHARGES DESC AMOUNT

Rollover History

Seq No	Rollover Date	Rollover Type	Principal	Interest	Rollover Amount	Old Maturity Date	New Maturity Date

Totals 2.06 1,041.10

NO. of DEBITS 1 AND CREDITS 2

CLOSING BALANCE CREDIT 6,039.05 AVAILABLE BALANCE 5,039.05
UNCOLLECTED BALANCE 0.00 BLOCKED BALANCE 0.00
PREVIOUS AVG MTHLY BAL CREDIT 5,421.10 CURRENT AVG MTHLY BAL CREDIT 6,039.05
PREVIOUS AVG QTRLY BAL CREDIT 5,000.00 CURRENT AVG QTRLY BAL CREDIT 5,830.83

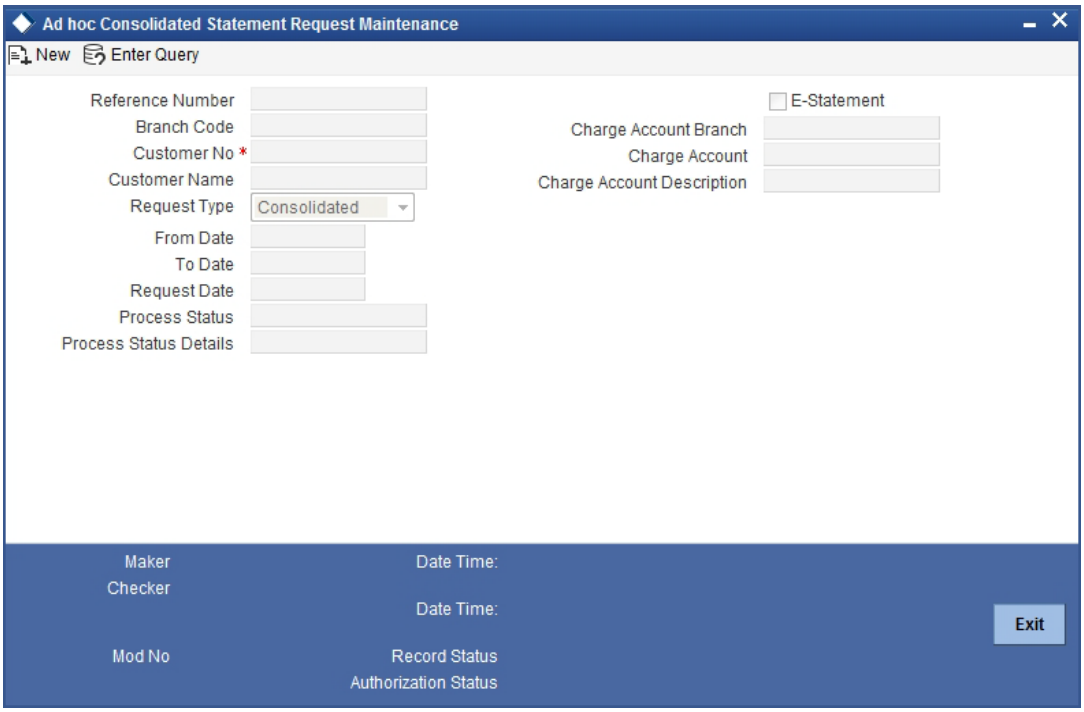
* = UNAUTH ENTRY / R = REVERSAL
* Rollover Type P = PRINCIPAL/ I = PRINCIPAL + INTEREST or PRINCIPAL + PROFIT / T = INTEREST or PROFIT / S = SPECIAL AMOUNT

*** End of Statement ***

11.2.6 Maintaining Ad Hoc Statement Requests

You can maintain ad hoc requests for consolidated statements raised by customers using the ‘Adhoc Consolidated Statement Request Statement’ screen. You can invoke this screen by

typing ‘STDCRSMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number who has raised an ad hoc request for statement. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Request Type

Select the request type from the adjoining drop-down list. The available options are:

- Consolidated
- CASA
- Corporate Loans

From Date

Specify the start date of the statement.

To Date

Specify the end date of the statement.

Request Date

Specify the date on which the request is raised by the customer.

Note

Note that ‘To Date’ must be less than or equal to ‘Request Date’.

Process Status

The system displays the status denoted by a single letter as below:

- U: When the customer requests for the statement, this status is displayed
- P: For statements processed successfully, this status is displayed
- E: For statements that encounter error during processing, this status is displayed

Note

Using the Generic Interface, you can maintain the statement format and generate the statements.

Process Status Details

The system gives the description of the single letter Process Status displayed above.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

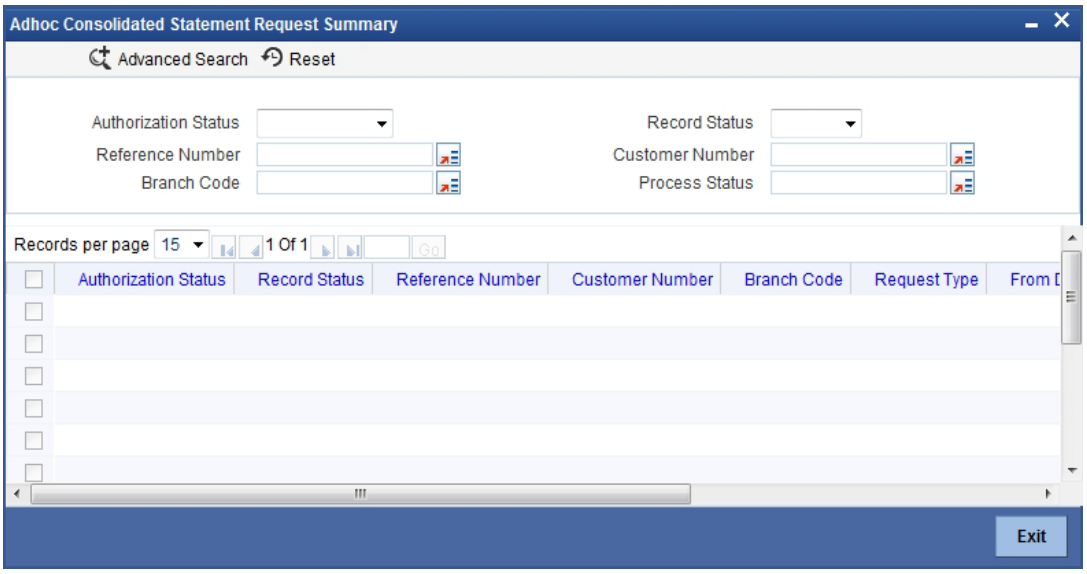
Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at ‘Customer Account Maintenance’ level

11.2.6.1 Viewing Adhoc Consolidated Statement Request Summary

You can view a summary of adhoc consolidated statement requests using the ‘Adhoc Consolidated Statement Request Summary’ screen. You can invoke this screen by typing

'STSCRSMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Process Status

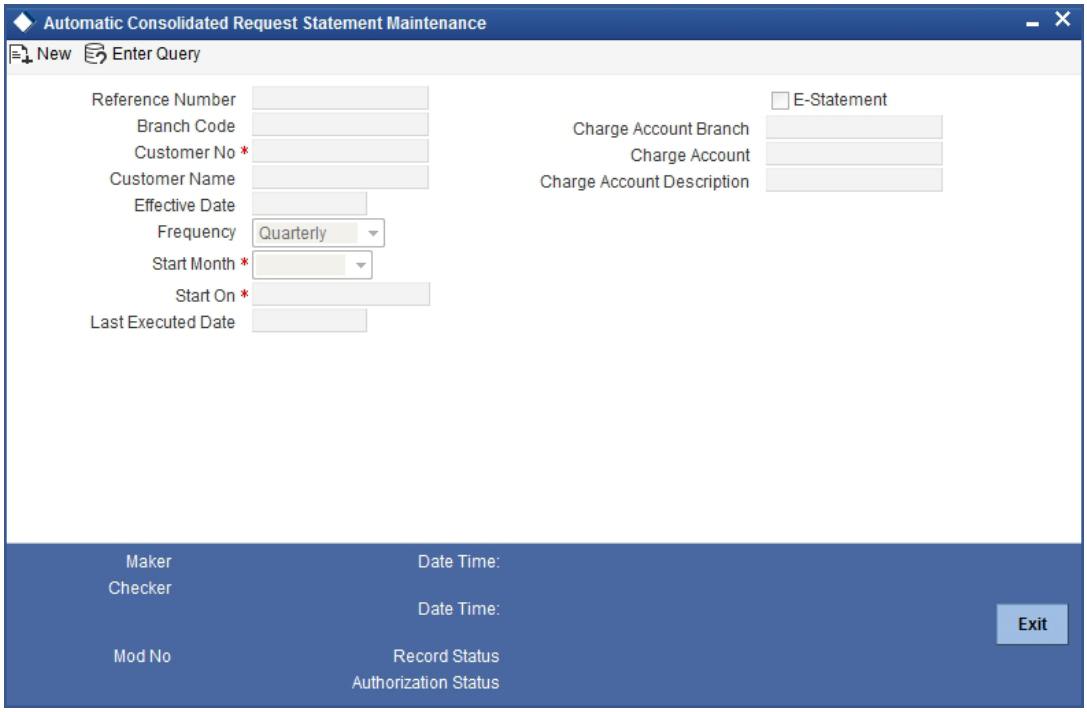
Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Customer Number
- Branch Code
- Request Type
- From Date
- To Date
- Request Date
- Process Date
- Process Status

11.2.7 Maintaining Automatic Consolidated Statement Requests

You can maintain statement requests of customers who would require consolidated statements on an automatic basis using the 'Automatic Consolidated Request Statement

Maintenance' screen. You can invoke this screen by typing 'STDACRST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details here:

Reference Number

Specify a 16-digit unique code to identify the record with. You can leave the field blank to have the system generate it automatically upon saving the record.

Branch Code

The system displays the branch code.

Customer No

Specify a valid customer number for whom you wish to maintain a request for automatic consolidated statements. The adjoining option list displays all valid customer numbers maintained in the system. You can select the appropriate one.

Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Effective Date

Specify the date on which the statement is requested.

Frequency

Select the frequency of the statement requested from the adjoining drop-down list. The available options are:

- Monthly
- Quarterly

- Semi Annual
- Annually

Start Month

Select the starting month of the requested statement from the adjoining drop-down list. The available options are:

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December

Start On

Specify which day of the month the statement should begin from.

Last Executed Date

The system displays the date on which the statement request was last executed, if any.

E-Statement

Check this box to indicate that E-Statement is required.

Charge Account Branch

Specify the account branch from which charge is deducted for the E-Statement.

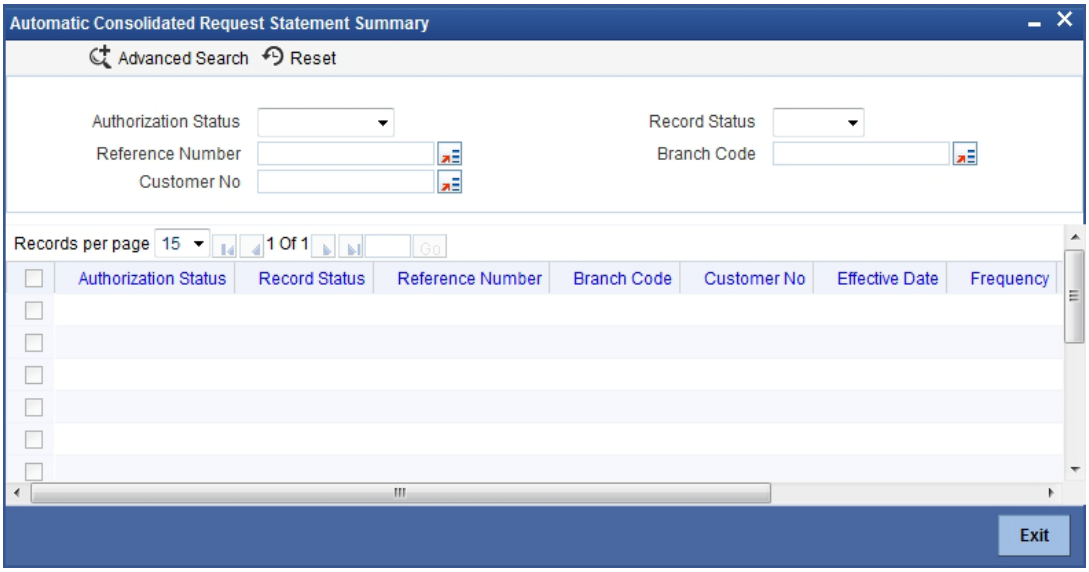
Charge Account

Specify the charge account. The adjoining option list displays all the valid account numbers maintained in the system. You can choose the appropriate one.

11.2.7.1 Viewing Automatic Consolidated Statement Request Summary

You can view a summary of automatic consolidated statement requests using the 'Automatic Consolidated Request Statement Summary' screen. You can invoke this screen by typing

'STSACRST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query on records based on any or all of the following criteria:

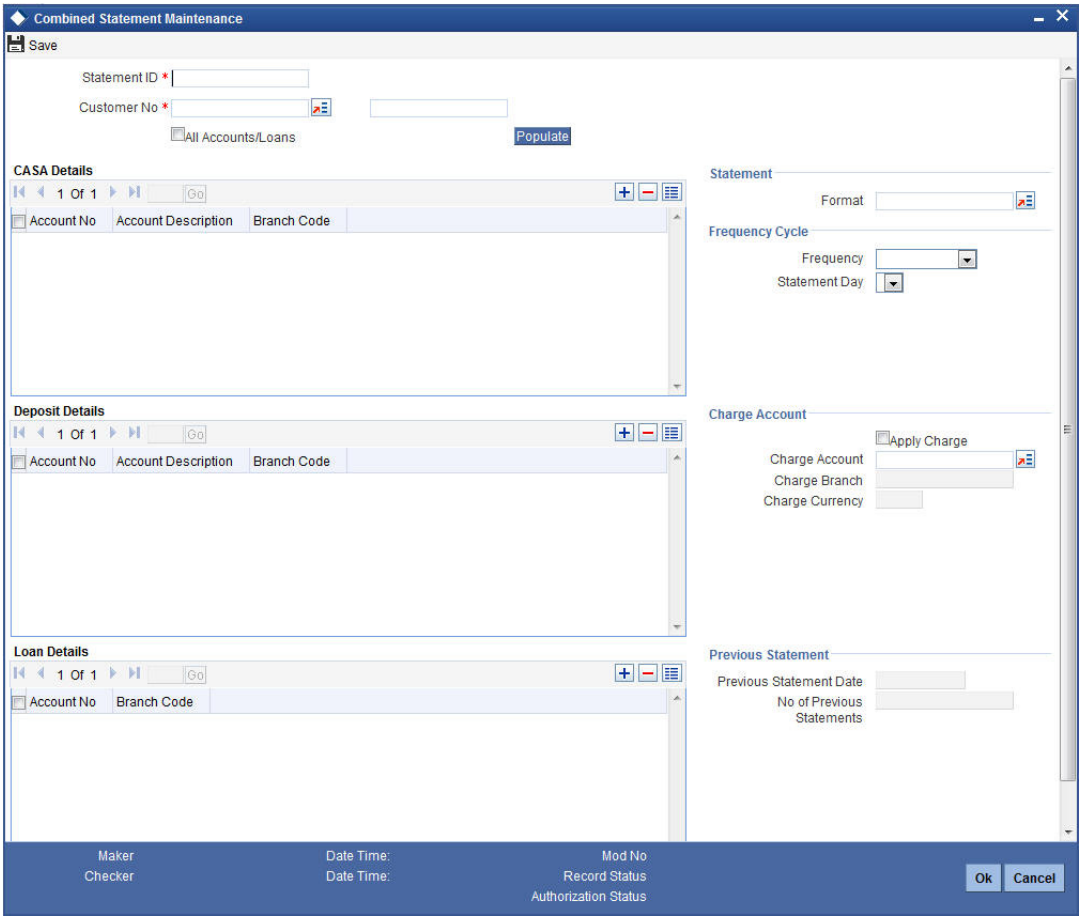
- Authorization Status
- Record Status
- Reference Number
- Branch Code
- Customer No

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Branch Code
- Customer No
- Effective Date
- Frequency
- Start Month
- Start On
- Last Executed Date

11.3 Maintaining Combined Statements

You can generate a combined statement for all accounts through the ‘Combined Statement Maintenance’ screen. To invoke this screen type ‘STDCDSTM’ in the field at the top right corner of the Application tool bar and click. the adjoining arrow button.



Specify the following details:

Statement ID

Specify the statement plan identification.

Customer No

Select the customer number from the adjoining option list.

All Accounts/Loans

Check this box to generate statement for all accounts and loans of the customer.

Populate

Click ‘Populate’ button to default all the accounts, deposits and loans belonging to the customer.

If ‘All Accounts/Loans’ is unchecked then the ‘Populate’ button will be disabled. You will have to manually specify the details in this case.

CASA Details

The system displays the following CASA details of the customer:

- Account No - The system displays all the open and closed CASA accounts based on the customer selected.
- Account Description
- Branch Code

Deposit Details

The system displays the following deposit details of the customer:

- Account No - The system displays all the open and closed deposit accounts based on the customer selected.
- Account Description
- Branch Code

Loan details

The system displays the following loan details of the customer:

- Account No - The system displays all the open and closed loan accounts based on the customer selected.
- Branch Code

Statement

Format

Select the statement format from the adjoining option list.

Frequency Cycle

Frequency

Select the frequency at which the combined statement should be generated from the adjoining drop-down list. The options available are:

- Annual
- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

Statement Day

Select the day on which combined statement should be generated from the adjoining drop-down list. If value for Statement Day is not selected, then the system defaults the values based on the frequency cycle selected. The statement gets generated on the month end of the defaulted values.

The statement displays the balance for CASA and TD accounts based on book dated or value dated balance. This will be parameterized at the bank level.

For the parameter COMBINED_STATEMENT, the system defaults the value as BOOK_DATED.

Charge Account

Apply Charge

Check this box to apply charge during the EOD batch process.

Charge Account

Select the charge account from the adjoining option list. Charge Account is mandatory if 'Apply Charge' is checked.

Charge Branch

The system displays the branch of the selected charge account.

Charge Currency

The system displays the currency of the selected charge account

Previous Statement

Previous Statement Date

The system displays the last combined statement generation date.

No Previous Statement

The system displays the number of combined statement generated till date.

Note

- You can modify the combined statement plan during any stage of the maintenance.
- You have to maintain atleast one account or loan to generate the combined statement.
- If 'Apply Charge' is checked and the 'Charge Account' is not maintained, then the system displays an error message as "Apply charge is checked, Please map Charge Account for the statement plan <Plan ID>".
- If the charge basis NUM-COMB-STMTS is not mapped to the IC product of the charge account, then the system displays an override message as "Charge Basis not mapped for the charge account".
- If different charge accounts are mapped to different plan IDs of the same customer then the system displays an override message as 'Different charge account is mapped for the plan id/ids , <plan id name>'.
- If any closed accounts are maintained in the statement plan the system displays an override message. You can manually delete the records of the closed accounts.
- Charge accounts can be changed during any stage. The charges applicable for the existing charge account will be liquidated during its IC liquidation cycle.
- You cannot close an account if it is mapped as charge account for the statement plan.
- If 'All accounts/Loans' is selected then you cannot delete or add any records in the CASA, TD or Loan Details block.
- If 'All accounts/Loans' is selected for one plan ID, then the system will display an override message on selecting the same for another plan id

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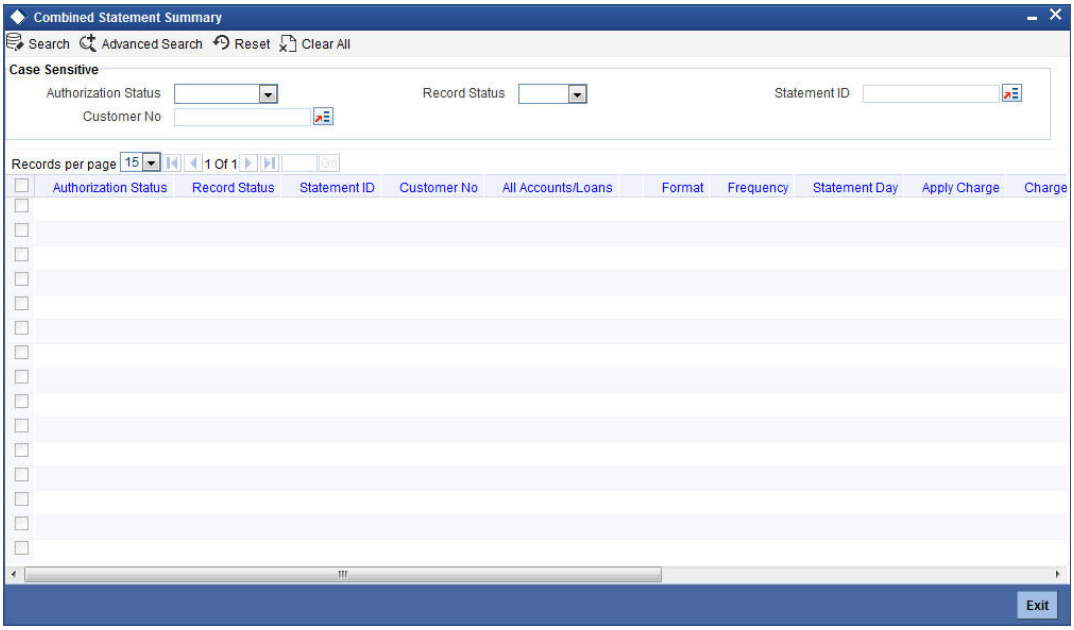
11.3.1 Periodic Charges for Combined Statement

Periodic charges are applied to the charge account maintained in the combined statement plan. The charges are computed based on the slab details maintained and the number of combined statement generated. The account class mapped to charge basis 'NUM-COMB-

STMTS' returns the number of combined statements generated. The counter for the charge basis are COMB_STMNT_FMT is reset after the charges are collected during IC liquidation.

11.4 Viewing Combined Statement Details

You can view the combined statement details maintained in the ‘Combined Statement Maintenance’ screen using the ‘Combined Statement Maintenance Summary’ screen. You can invoke this screen by typing ‘STSCDSTM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Customer No
- Record Status
- Statement ID

Select any or all of the above parameters for a query and click ‘Search’ button. The system displays the following records meeting the selected criteria:

- Authorization Status
- Record Status
- Statement ID
- Customer No
- All Accounts/Loans
- Format
- Frequency
- Statement Day
- Apply Charge
- Charge Account
- Charge Branch
- Charge Currency

- Previous Statement Date
- No of Previous Statements

12. Processing Post Dated Cheques

12.1 Introduction

Oracle FLEXCUBE supports processing of post dated Cheques (PDCs) both at Branch and Host levels.

PDCs have four events in their life cycle:

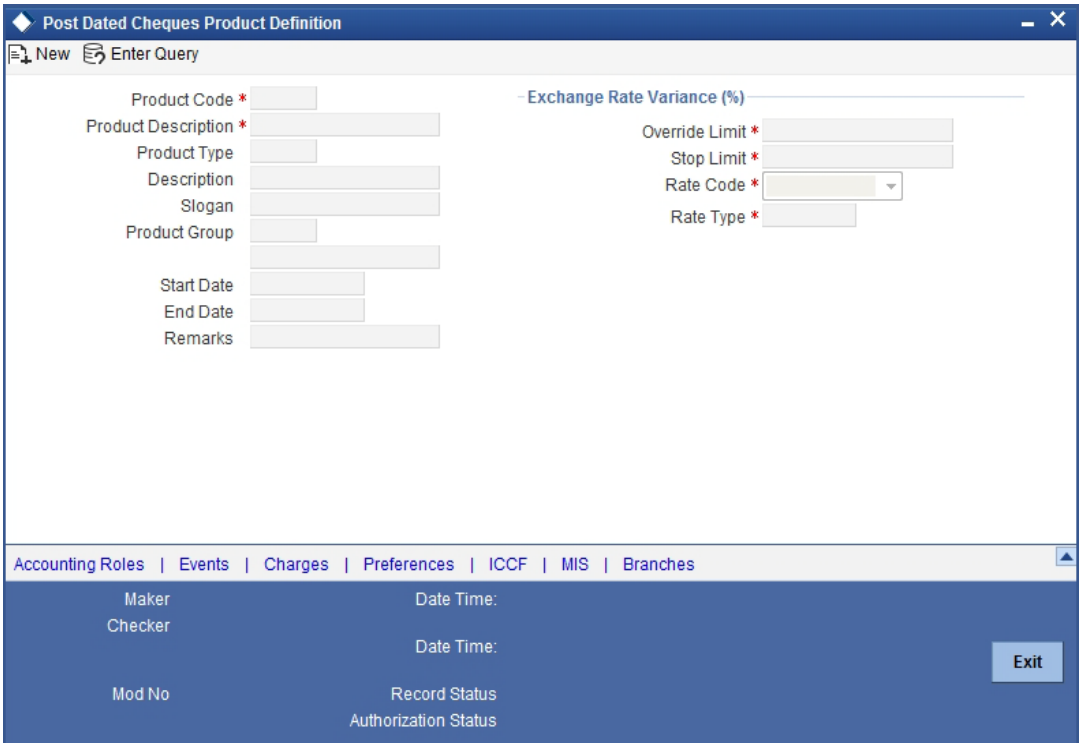
- Booking (Entry) of PDCs, where details of the PDC are entered in Oracle FLEXCUBE
- Initiation of PDCs, where the PDC is authorized and becomes active. Contingent entries, if required, are passed for the PDC during initiation
- Liquidation of PDCs, where the PDC becomes a normal Cheque to be sent through clearing.
- If the discounted cheque is returned from the clearing, then the system will process the debit from the past due account maintained at 'Customer Cheque Discounting Maintenance' screen.
- On re-presentation of PDC, the system will process the debit from the past due account maintained at 'Customer Cheque Discounting Maintenance' screen.
- During return of PDC, if the limits are maintained at any of the levels, utilization will be updated.
- Cancellation, when the PDC is cancelled before liquidation. It is also possible to reverse a PDC after liquidation

For processing PDCs, you will first have to create PDC products in Oracle FLEXCUBE and then process individual PDCs as contracts under the products that you create.

12.2 Maintaining PDC Products

You will have to create a product for PDCs and define attributes specific to it.

You can invoke the 'Post Dated Cheques Product Definition' screen by typing 'PDDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. In this screen, you can enter basic information relating to a PDC product such as Product Code, Description, and so forth.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as accounting roles, events, MIS details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a post dated Cheques product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this section.

You can define the attributes specific to a PDC product in the PD Product Definition Main screen and the PDC Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals:

- Products
- Interest
- Charges and Fees
- Tax
- User Defined Fields
- Settlements

In the Product Definition screen, you can also enter the following:

Product Code

Specify the code for the product. This is a code for the specific PDC product that you are creating.

Product Description

Specify a brief description for the product code.

Product Type

Select the type for the product from the option list provided. The first attribute that you define for a product is its type. For a PDC product, the product type is PD.

Description

Specify a brief description for the product type.

Slogan

Select a slogan, or a marketing punch line, for the product.

Product Group

Select the product group to which you wish to assign the PDC product. Products can be categorized into groups based on the common elements that they share. Associating a product with a group will facilitate retrieval of information of a class of products at one stroke. You can maintain Product Groups in the Product Group Definition screen, invoked from the Application Browser.

Start Date / End Date

The period during which you wish the PDC product to be current – you specify this by entering a Start and an End Date.

Remarks

Enter any additional remarks about the product.

Exchange Rate Variance (in %)

Exchange Rate Variance particulars for any currency conversion is involved – the extent of variance that will be allowed without requiring an override, the extent beyond which the transaction will not be allowed, the rate code and the rate type.

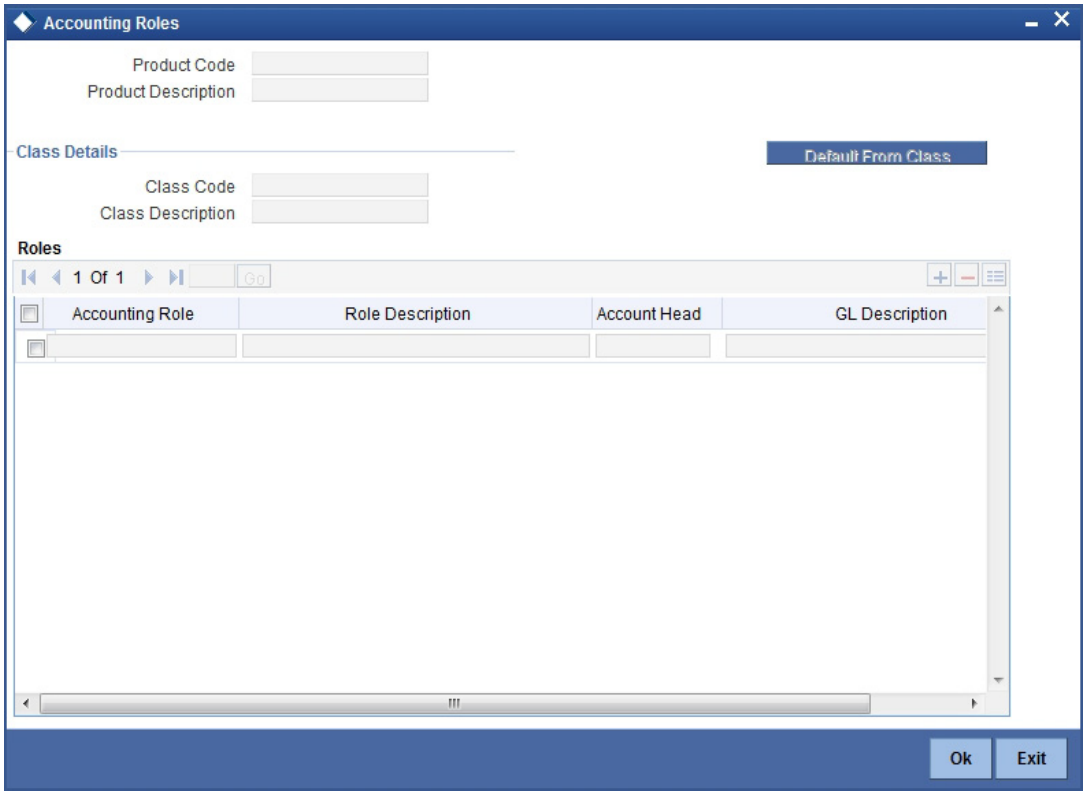
12.2.1 Specifying Accounting Entries and Advices for Events

Click 'Accounting Roles' button to invoke the 'Product Event Accounting Entries & Advices Maintenance' screen.

For PDCs, accounting entries can be maintained for the following events:

- **INIT**: Contingent entries, if required, are to be maintained for INIT. Charges can also be linked to this event
- **LIQD**: Liquidation entries for the PDC, and reversal of contingent entries are to be maintained for this event. Charges can also be associated with liquidation
- **CANL:** Cancellation charges for the PDC can be maintained here. If contingent entries have been passed, the reversal entries also need to be specified here.

Click ‘Accounting Roles’ button to invoke the ‘Accounting Roles’ screen.



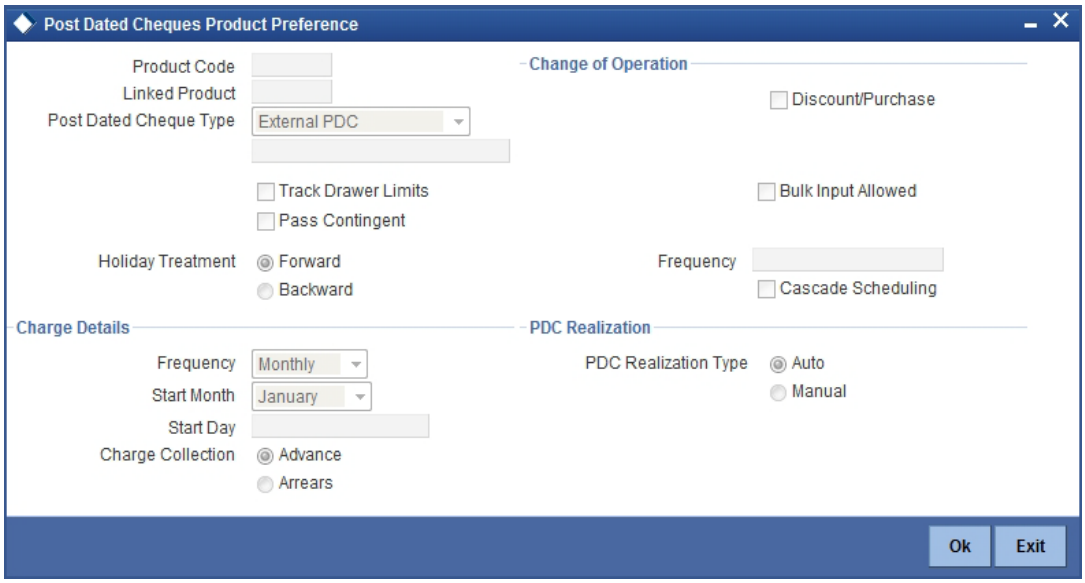
The necessary accounting entries are mentioned below. Select the appropriate accounting roles, amount tags and Debit/Credit indicators for each leg of the accounting entry.

Accounting entries for charges on PDCs:

Accounting Role / Head	**Amount Tag**	**Dr / Cr Indicator**
Internal GLs	PDC_CHARGE	Cr
Customer A/c	PDC_CUST_CHARGE	Dr

12.2.2 Specifying Product Preferences

Click ‘Preferences’ button to invoke the ‘Post Dated Cheques Product Preference’ screen.



Product Code

Specify the code for the Product.

Linked Product

Select the Clearing product to be used when the product matures and the cheque is sent for outward clearing. This is only applicable to External PDCs.

Post Dated Cheque Type

Oracle FLEXCUBE processes the following types of PDCs :

- Own account: PDCs issued against the customer’s account
- External PDC: PDCs from other banks deposited in the customer’s account
- **Bank-issued PDC:** PDCs issued against the bank’s Nostro accounts

Track Drawer Limits

Check this box to track the drawer limits at the PDC transaction. The Drawer limits will be tracked at the PDC transaction only if this checkbox is checked.

Pass Contingent

Cheque this box if you wish contingent entries to be passed during PDC initiation. Depending on the type of PDC, the following contingent entries should be defined:

When a customer deposits PDC into own account

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_RECEV	Dr
Contingent Liability	PDC_RECEV_CONTRA	Cr

Bank Issues PDC

Accounting Role / Head	Amount Tag	Dr / Cr Indicator
Contingent Asset	PDC_ISSUE_CONTRA	Dr
Contingent Liability	PDC_ISSUE	Cr

Discount / Purchase

Check this box, to allow discounting/purchasing for the PDC instrument.

Discounting/purchasing will be allowed for the PDC instrument, only if the product is defined for this change of operation,

Bulk Input Allowed

Cheque this box to indicate that this product can be used for bulk inputs. If this box is not checked, this product is available only for single online contracts. Oracle FLEXCUBE supports bulk input of PDCs, where a single contract is entered for multiple PDCs.

If you allow bulk input, you can indicate the default instrument number and frequency of the PDCs. This value defaults to bulk input contracts, but can be changed while entering the bulk input contract.

Holiday Treatment

If the liquidation event for a PDC falls on a holiday, you may wish that event to take effect either on the previous or on the following day. Select either Backward or Forward to indicate your preference. You may also desire that the schedule for bulk upload of PDCs gets modified according to the holiday treatment that you specify. That is, if a particular schedule day, falling on a holiday, is shifted backward / forward, then you may wish the subsequent schedule days also to move

- Forward
- Backward by the same number of days

Accrual Frequency

Specify the frequency in which the interest components are to be collected .The frequency can be Daily, Monthly, Quarterly, Half yearly and Annual.

Accrual start month

Specify the month when the accrual should happen, if the frequency is selected as “Quarterly” or above.

Accrual start date

Specify the date of the month when the accrual should happen, if the frequency is selected as “Monthly” or above.

Charge to be collected in

Specify the option for collecting the charges from the adjoining drop-down list. The available options are:

- Advance- The charge defined can be collected in advance.
- Arrears- The charge defined can be collected in arrears. The overdue charge component is always collected in arrears irrespective of preferences defined.

Frequency & Cascade Scheduling

Cheque the Cascade scheduling option if you wish subsequent schedule days to be recalculated when a particular schedule day is shifted. If you do not select this option, then the original schedule is maintained. This Cheque box is enabled only if you have chosen to allow bulk input of PDCs.

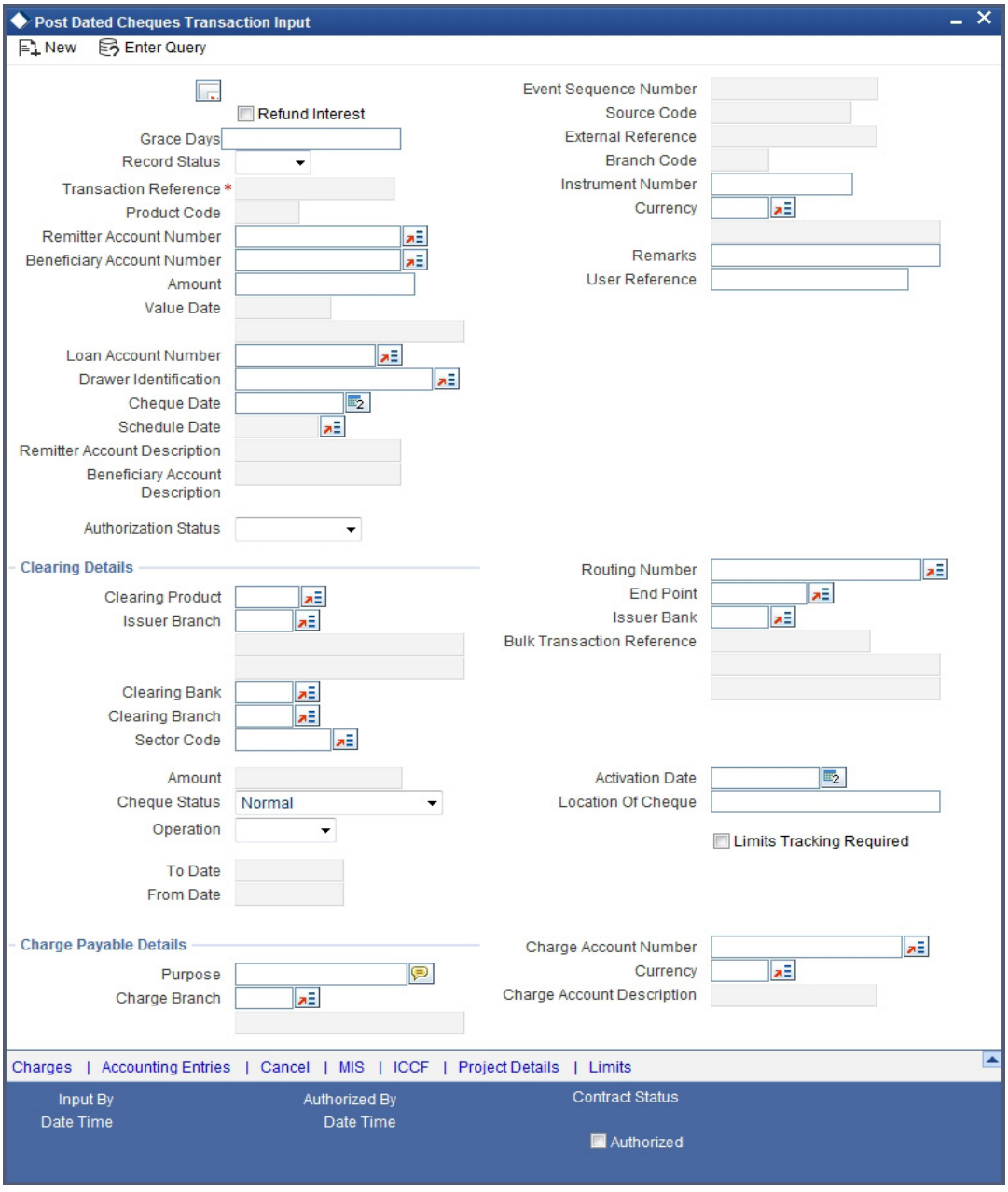
PDC Realization

Select the type of PDC realization from the following options:

- Auto- Select this option for the automatic “movement of funds to collected” as a batch on the Customer Float day.
- Manual- Select this option for the manual “movement of funds to collected”.

12.2.3 Entering Details of Post Dated Cheques

You can invoke the ‘Post Dated Cheques Transaction Input’ screen by typing ‘PDDONLIN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you will have to select the following values for the remitter account:

- If the PDC type is 'Own A/c PDC', the remitter account should be a valid customer account
- If the PDC type is 'PDC issued by the bank', the remitter account can either be a GL or Nostro account
- If the PDC type is 'External PDC', the remitter account should be a valid GL

Beneficiary Account Number

This is the number of the account, in favor of which the PDC is drawn. If the customer draws a PDC on his account for depositing into another account held in your bank, then you can enter the beneficiary account number here. The beneficiary account can either be a valid customer account or a valid GL. If you specify a Trust account, you will have to specify project details by clicking 'Project Details' button.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Cheque Date

Specify the date on which the cheque is issued.

Account Number

Specify the unique loan account number linked to the PDC. The adjoining option list displays all valid account numbers maintained in the CL, MO and LE modules in the system. You can choose the appropriate one.

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at 'Customer Maintenance' level.

Drawer ID

Specify the drawer Id. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one.

Remarks

Specify the reason for cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code

User Reference

Specify the user reference number. This is a mandatory field.

External Reference Number

Specify the external reference number while processing a post dated cheque.

Branch Code

Specify the code for the branch that has issued the post dated Cheques.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

12.2.3.1 Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

12.2.3.2 Discount/Purchase details

Operation

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction.

Amount

Specify the Purchase / discount amount. The full amount of the PDC will be the discount amount.

Cheque Status

Select the status of the cheque from the adjoining drop-down list.

The available options are:

- Normal – This is a normal cheque which is not discounted / purchased. For this you should choose the 'null' option.
- Discounted – This status is set to Discounted, when the operation is selected as Discount
- Purchased - This status is set to Purchased, when the operation is selected as Purchase
- Collection – When a normal cheque launched for collection (Activation of PDC)
- Collection after Discount - When a Discounted cheque launched for collection (Activation of PDC)
- Collection after Purchase - When a Purchased cheque launched for collection (Activation of PDC)
- Returned – When the cheque is dishonored/rejected, the status of the PDC would be updated to 'Returned '
- Passed - When the status of the funds is marked as collected, the status of the PDC will be updated as 'Passed'.
- Pullback – When the pullback operation is performed the cheque status will be Pullback.

12.2.3.3 Interest Computation Dates

Select the appropriate dates for interest computation from the adjoining list.

From date

Select the date from which the interest computation has to start, from the adjoining calendar button. These details are allowed only for the CDIS/CPUR event.

To date

Select the date till which the interest should be collected for discount, from the adjoining calendar button .It is arrived by adding the days from the date of discounting till the activation date + number of float days of customer value date defined in the ARC maintenance for the clearing product defined for a PDC product.

12.2.3.4 Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- **U** : Unprocessed
- **A** : Active (Initiated)
- **V** : Reversed
- **L**: Liquidated
- **C** : Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at 'Customer Account Maintenance' level.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Activation Date

Enter the date on which the PDC becomes a normal Cheque, that is, the maturity date of the PDC or the loan linked to PDC. Therefore, this can also be viewed as the value date of the normal Cheque. The value that you enter here is validated as per the holiday treatment maintained at the PDC product level. This date should be greater than or equal the current date & less than the end date specified for this PDC product.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Actions allowed in the PDC Online screen

- **Add**: Entering details of a new PDC
- **Unlock**: Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.
- **Delete:** Deleting a PDC prior to its first authorization
- **Reverse**: Reversing a PDC that has been liquidated. Contingent entries passed for the PDC are reversed.
- **Cancellation:** Cancelling a PDC that is active but has not been liquidated. The accounting entries specified for the cancellation event are passed.

12.2.3.5 Limits Tracking

Limits Tracking required

If Limits tracking is enabled at product level then this box will be displayed as checked. This is defaulted from the product and you are allowed to change it. For Discounted and Purchase operations limits tracking should be checked.

Note

Limit utilization will get updated at liability level, Drawer level and for drawer + customer level.

Limit tracking for customer will be tracked against limit line captured in 'Customer Cheque Discounting' screen.

Limit tracking for drawer would be tracked against the overall limit for the Liability id captured at 'Drawer Maintenance' screen.

Limit tracking for drawer +customer combination is tracked against the line id captured at ‘Customer Cheque Discounting’ screen.

Credit Line

Select the credit lines to be used for limits tracking from the adjoining option list. The credit lines maintained in the system for the customer are listed here. The lines maintained for the customer is fetched by the system for the beneficiary account number and is allowed only for the CDIS/CPUR operation.

The limit will get reduced to the extent of the cheque amount when the cheque is discounted and if it exceeds the limit attached, an override will be thrown on saving.

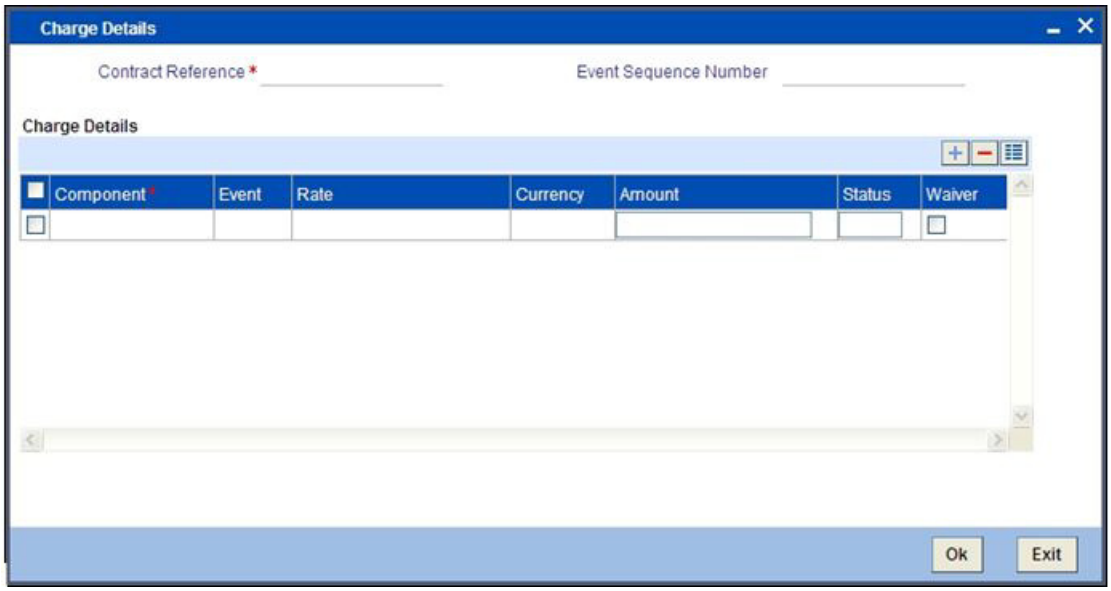
Note

When the PDC transaction is either reversed after liquidation or cancelled before liquidation, the limit line reduced during discounting of the Cheque will get update to the extent to which it was reduced.

12.2.3.6 Viewing Charges Parameters

Charge parameters specified for a particular product default for the individual PDCs entered under that product.

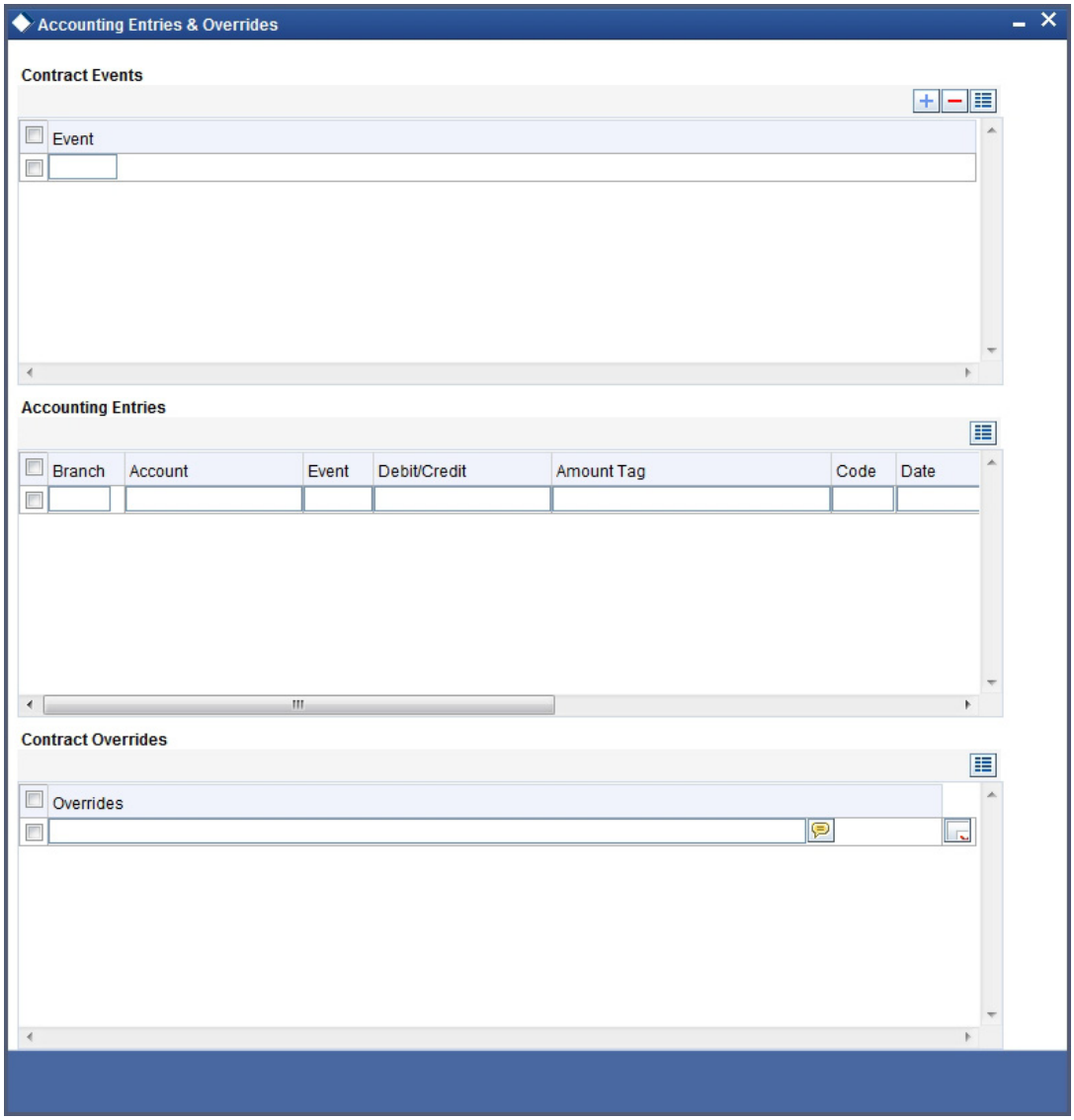
You can view these charges for individual PDCs. Click ‘Charges’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Charge Details’ sub-screen.



12.2.4 Viewing Accounting Entries

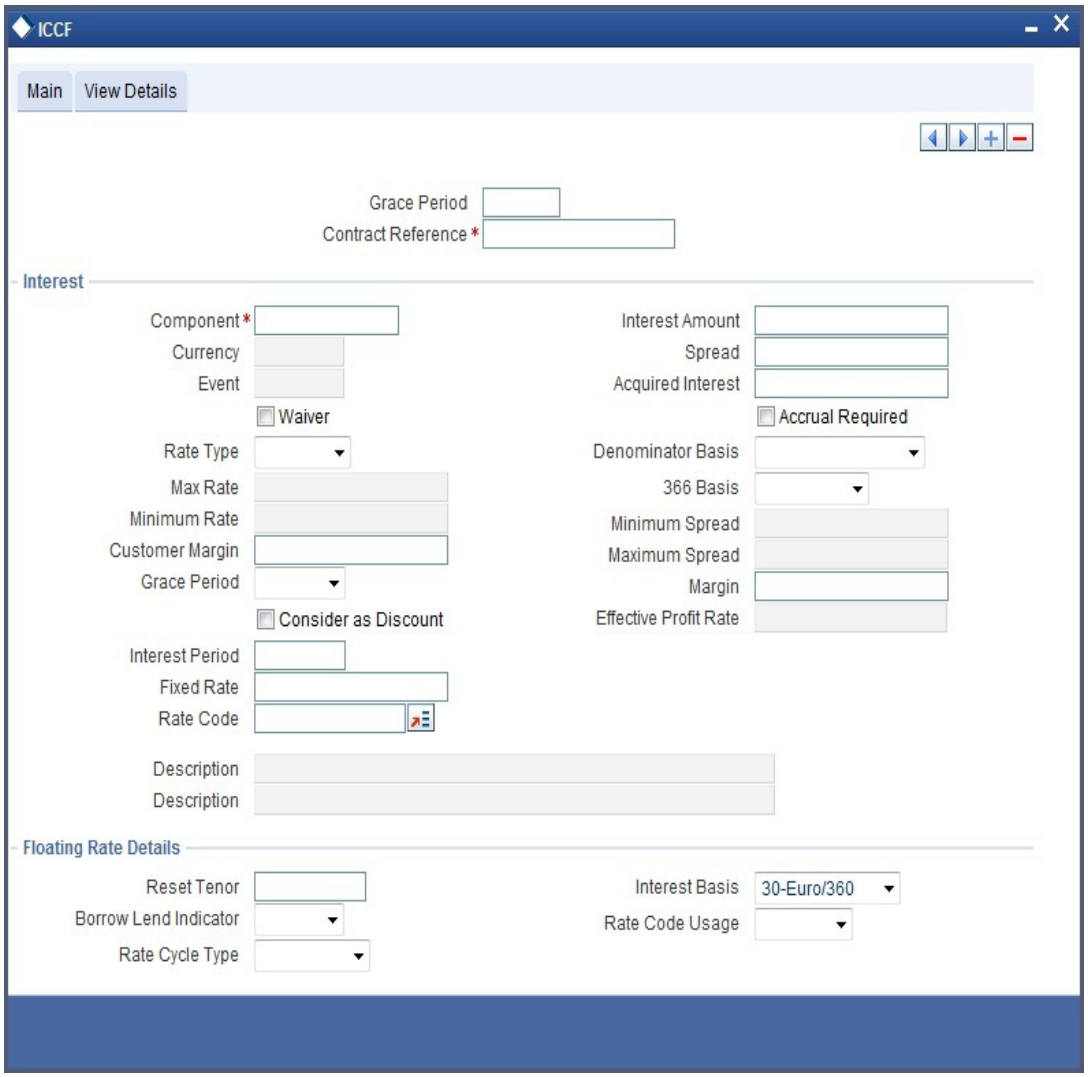
Accounting entries and overrides specified for a particular product default for the individual PDCs entered under that product. You can view these for individual PDCs. Click ‘Accounting

Entries' button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'Accounting Entries' sub-screen.



12.2.5 Viewing ICFF Details

Click the 'ICCF Details button in the 'Post Dated Cheques Transaction Input' screen to invoke the 'ICCF Details' sunscreen.



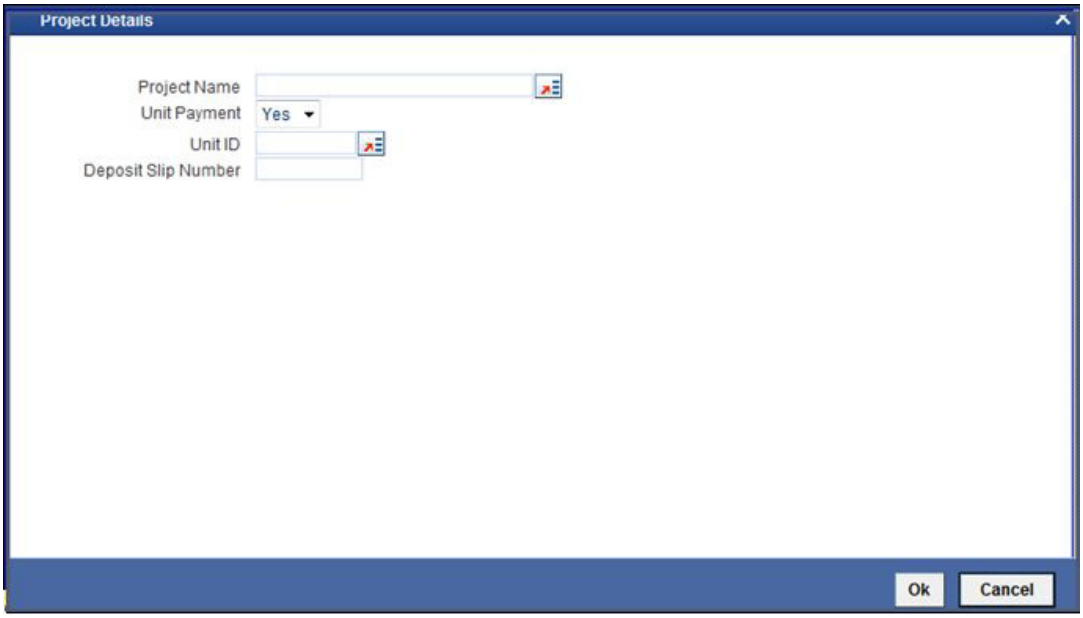
The following fields are displayed here:

- Grace Period
- Contract Reference Number
- Component
- Currency
- Event
- Rate Type
- Maximum Rate
- Minimum Rate
- Customer Margin
- Interest Periods
- Fixed Rate
- Rate Code

- Description
- Interest Amount
- Spread

12.2.6 Specifying Project Details

Click the ‘Project Details’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Project Details’ screen. You will have to capture project details in this screen only if the beneficiary account is a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

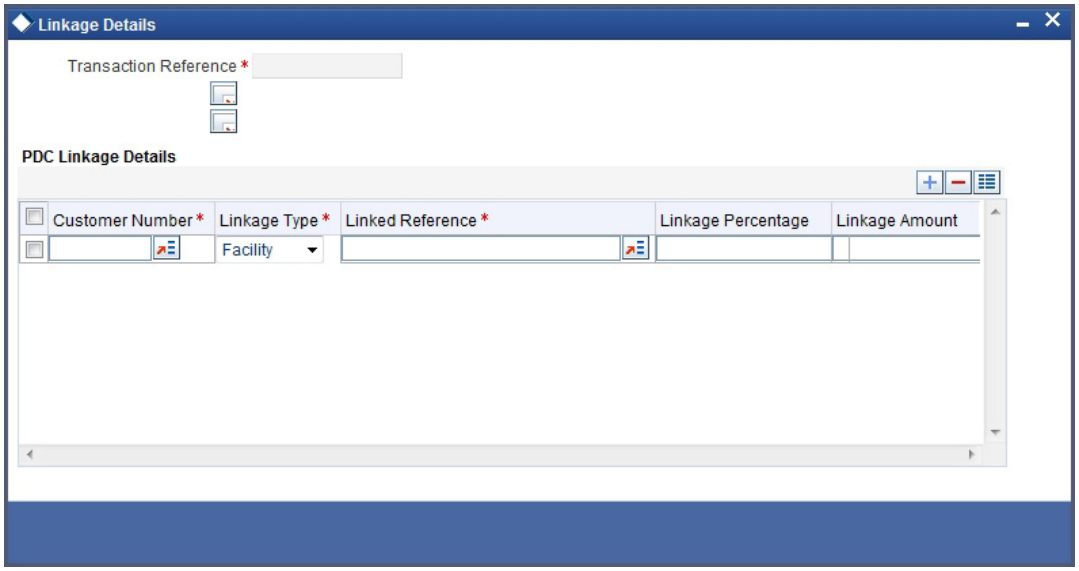
Specify the unit ID of the project. This field will be enabled only if you have selected ‘Yes’ against ‘Unit Payment’. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

12.2.7 Specifying Limits

Click the ‘Limits’ button in the ‘Post Dated Cheques Transaction Input’ screen to invoke the ‘Linkage Details’ screen. You can capture multiple credit lines in this screen.



Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as ‘Facility’ then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as ‘Pool’ then you have to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as ‘Collateral’ then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

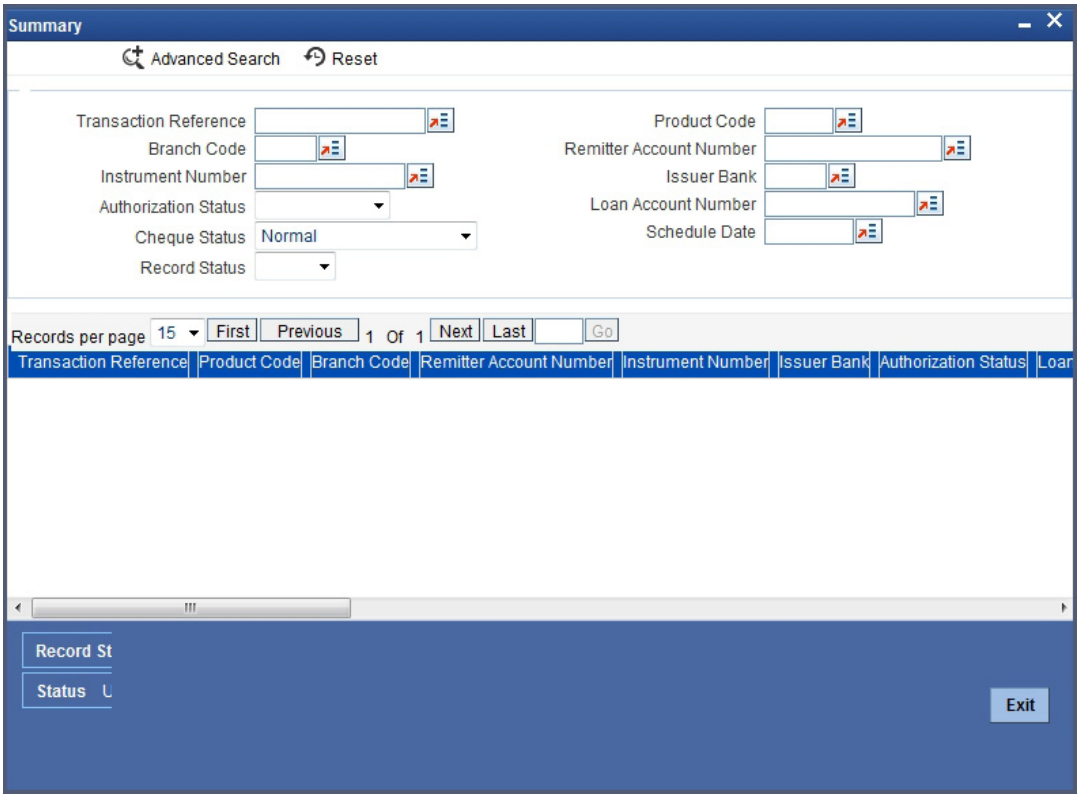
The total sum of ‘Percentage of Contribution’ should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as “‘Sum total of Limits Percentage should be 100”.

Linkage Amount

The system displays the amount contributed for the credit line.

12.3 Viewing Summary of Post Dated Cheques Transaction

You can query, view and delete the transaction details of the post dated cheques in the ‘Post Dated Cheques Transaction Summary’ screen. You can invoke this screen by typing ‘PDSONLIN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on post dated cheques based on any one or all of the following criteria:

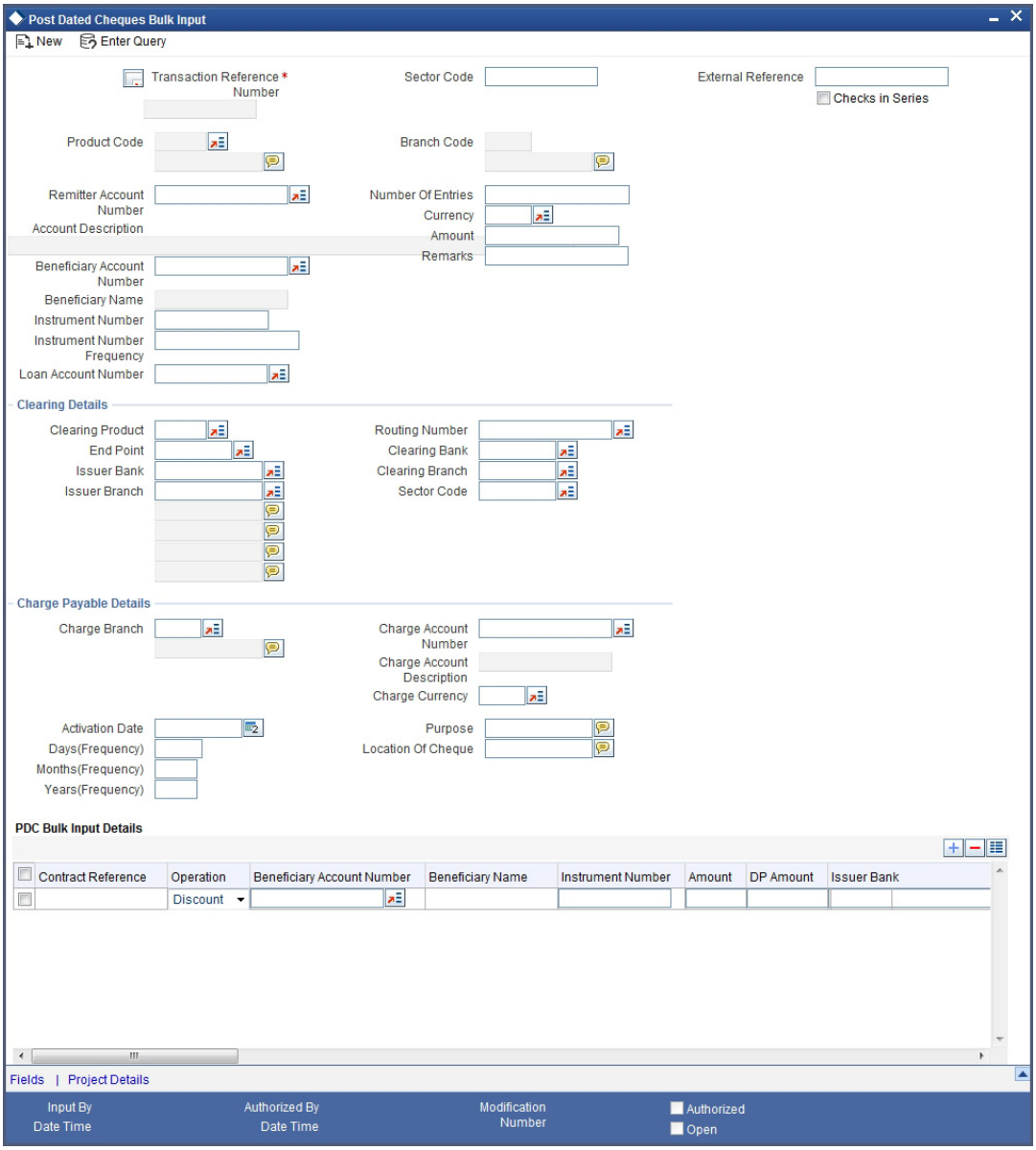
- Transaction Reference Number
- Branch Code
- Instrument Number
- Loan Account Number
- Product Code
- Remitter Account Number
- Issuer Bank
- Cheque Status
- Schedule Due Date

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Transaction Reference Number
- Event Sequence Number
- Source Code
- External Reference
- Product Code
- Branch Code
- Remitter Account Number
- Beneficiary Account Number
- Instrument Number
- Currency
- Amount
- Value Date
- Clearing Product
- Routing Number
- End Point
- Issuer Bank
- Issuer Branch
- Purpose
- Activation Date
- Location of Cheque
- Record Status
- Status
- Loan Account Number
- Remarks

12.4 Bulk Input of Post Dated Cheques

Oracle FLEXCUBE allows bulk inputs of PDCs with different due dates. You can invoke the 'Post Dated Cheques Bulk Input' screen by typing 'PDDBULKI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The fields in this screen are the same as those in the 'Post Dated Cheques Transaction Input' screen mentioned above. Additionally, you have to specify the number of instruments, the instrument number frequency and the activation date frequency, i.e., the frequency with which the PDCs fall due - in days, months and years.

Check in Series

Check this box to enable bulk input of post dated cheques. If this box is not checked, you have to enter the individual details of the cheque for the same clearing product and currency. If you check this box, you can specify project details in the 'Project Details' screen.

Refer the section 'Specifying Project Details' in this User Manual for details about the 'Project Details' screen.

Bulk Input Details

You can input bulk number of cheques even if it is drawn on different accounts and different amounts here.

The following details are captured here:

Operation

Select the operation from the adjoining drop-down list. The available options are:

- Purchase- Select this option if the Activation date is current date and when selected, CPUR event will be fired.
- Discount - Select this option if the Activation date is future date and when selected, the event CDIS will be fired.

A validation will be done for the operations while saving the PDC transaction

Account Description

The system displays the description of the specified account number based on the details maintained at ‘Customer Account Maintenance’ level

Beneficiary Account Number

Specify the account, in favour of which the PDC is drawn. If the customer draws a PDC on his account for depositing into another account held in your bank, then you can enter the beneficiary account here. The beneficiary account can either be a valid customer account or a valid GL. If you specify a Trust account, you will have to specify project details in the ‘Bulk Input Details’ section.

Beneficiary Name

The system displays the name of the specified beneficiary based on the details maintained at ‘Customer Maintenance’ level.

Instrument Number

Specify the PDC number. If PDC type is External, this number should be unique for the given clearing branch and bank.

Amount

Specify the amount of the PDC.

Account Number

Specify the loan account number linked to the PDC. The adjoining option list displays all valid account numbers maintained in CL, MO and LE modules of Oracle FLEXCUBE. You can choose the appropriate one.

For this loan account, if the customer pays an advance instalment or makes an early settlement, the system will delete the outstanding cheques. A report of such cancelled cheques is generated on a daily basis.

Remarks

Specify the reason for cancellation of post dated cheque.

DP amount

Specify the discount amount. The full amount of the PDC will be the discount amount.

Issuer Bank

Specify the name of the bank of the issuer.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Activation Date

Specify the date of activation of PDC.

Purpose

Specify the purpose for which the PDC is issued. This is for information only.

Location of Cheque

Specify the location where the PDCs are held till activation. This is for reporting purposes only.

Charge Branch

Select the branch in which the charge payable account is maintained.

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

Charge Account Description

The system displays the description of the specified charge account number based on the details maintained at ‘Customer Account Maintenance’ level.

Charge Currency

Specify the currency in which the charge should be calculated.

Drawer ID

Specify the drawer Id. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one.

User Reference

Specify the user reference number. This is a mandatory field.

Cheque Value Date

Specify the value date on which the cheque is issued.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected ‘Yes’ against ‘Unit Payment’. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Schedule Date

Select the due date of the schedule from the adjoining option list. The list displays all the future dated unpaid schedule of the loan account for which the debit settlement mode of the component is PDC.

Deposit Slip Number

Specify the deposit slip number for the payment.

If you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series flag is not selected, an error would be thrown on saving.

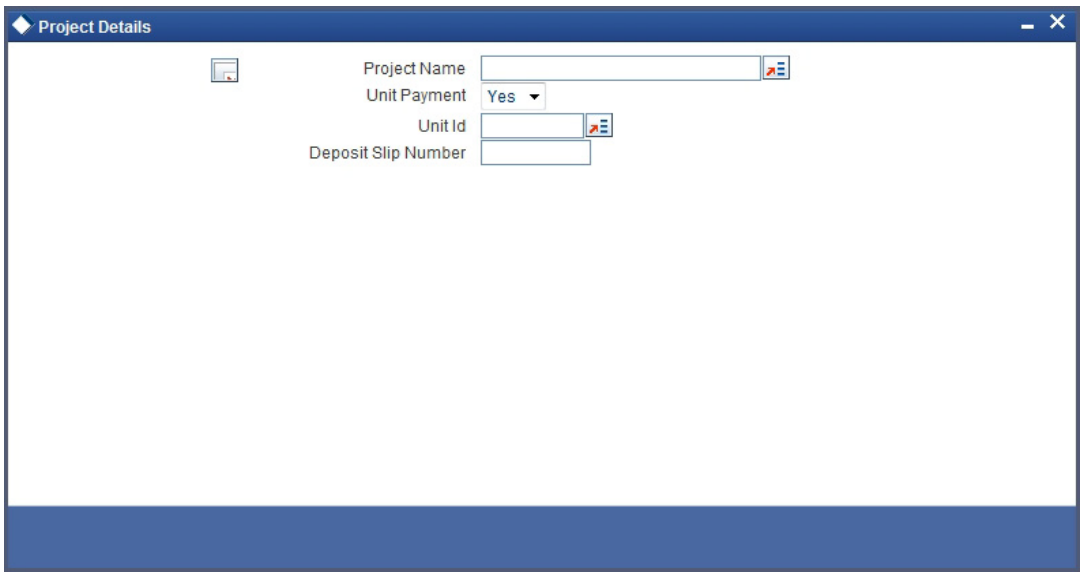
You will be able to upload bulk cheque transactions using file upload.

Once you have entered all the details and saved the contract, individual PDC contracts are created based on the activation date and instrument number frequency you have specified for the bulk input. The individual contracts become active when you authorize the bulk input, and can be viewed through the PDC contract online screen.

The actions allowed in this screen are Add and Delete. Delete is allowed only before authorization. Other actions are performed on individual PDCs through the PDC Online screen as explained above.

12.4.1 Specifying Project Details

Click the 'Project Details' button in the 'Post Dated Cheques Bulk Input' screen to invoke the 'Project Details' screen. You will have to capture project details in this screen only if the beneficiary account is a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

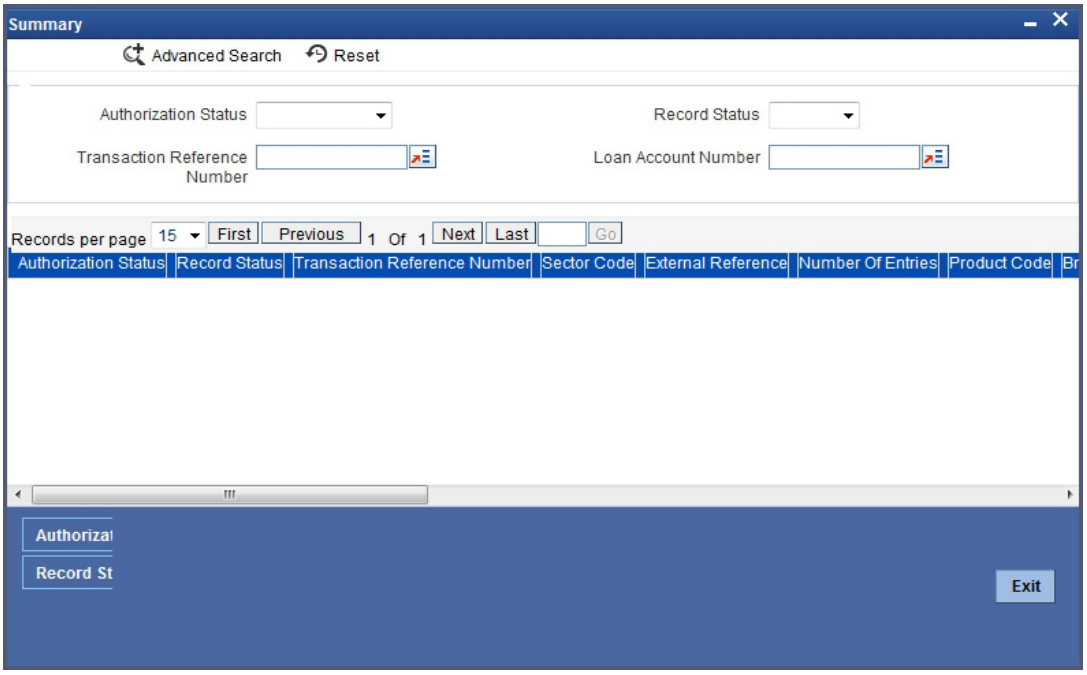
Specify the unit ID of the project. This field will be enabled only if you have selected ‘Yes’ against ‘Unit Payment’. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

12.5 Viewing Summary of Post Dated Cheques Bulk Input

You can query, view and delete the transaction details of the post dated cheques bulk inputs in the ‘Post Dated Cheques Bulk Input Summary’ screen. You can invoke this screen by typing ‘PDSBULKI’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on post dated cheques transaction details based on any one or all of the following criteria:

- Authorization Status
- Transaction Reference Number
- Record Status
- Loan Account Number

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization Status
- Record Status
- Transaction Reference Number
- Sector Code
- External Reference
- Number of Entries

- Product Code
- Branch Code
- Remitter Account Number
- Beneficiary Account Number
- Instrument Number
- Currency
- Issuer Bank
- Issuer Branch
- Charge Branch
- Charge Account Number
- Charge Currency
- Account Number
- Remarks
- Processing of PDCs that you have entered

Oracle FLEXCUBE initiates unprocessed PDCs as per product definition on authorization. The status for the PDCs is set to ‘Active’ and contingent entries are passed.

12.5.1 Liquidation of PDCs

PDCs that have reached or are past their activation date are liquidated as part of beginning-of-day batch process in Oracle FLEXCUBE. For PDCs with ‘Active’ status, the system performs the following actions on liquidation:

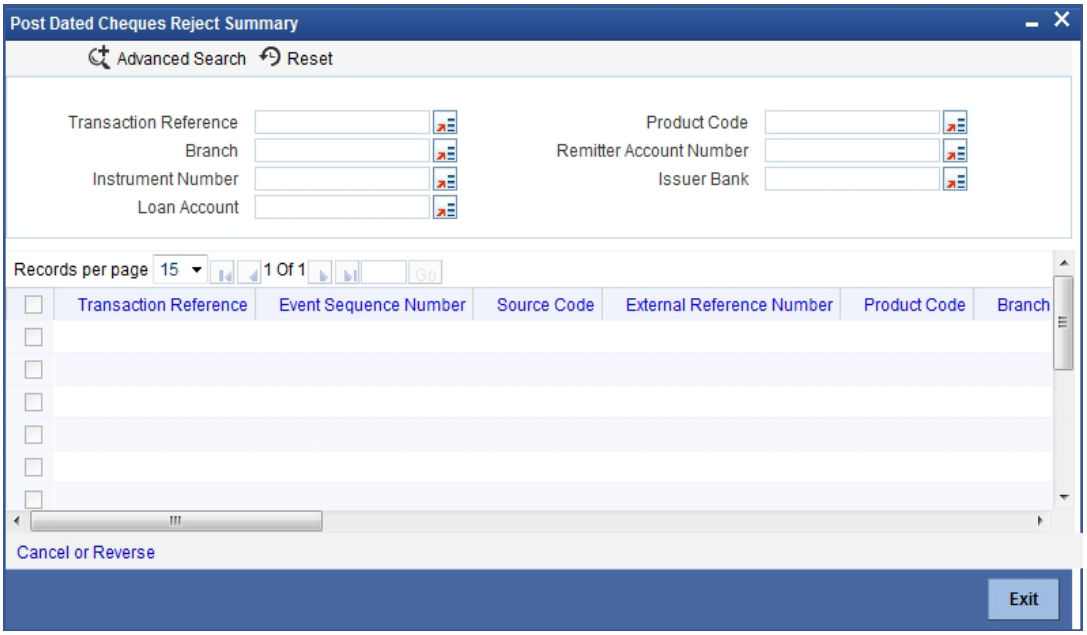
- Reverse contingent entries if any were passed
- Update status to Liquidated
- Log the instrument with Clearing, if necessary
- Call Accounts Rates Charge (ARC) upload to create a Cheque deposit transaction as per the ARC product set up for the PDC.
- Failed transactions are logged as exceptions

An active PDC can also be manually liquidated, on or after its activation date. To manually liquidate a PDC, select ‘Liquidate’ in the Application toolbar or click liquidate icon.

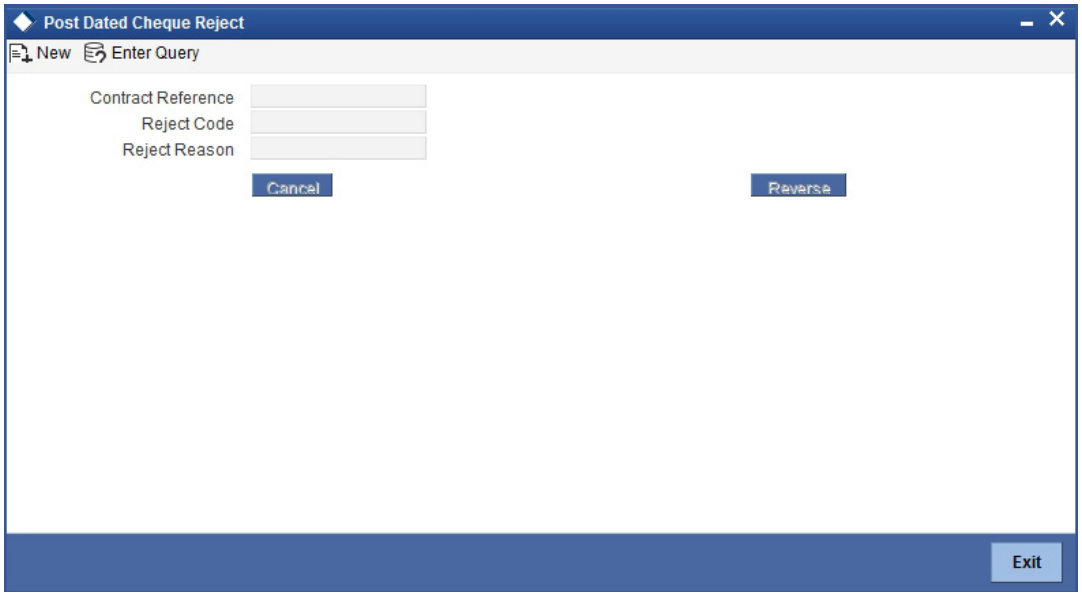
12.5.2 Cancellation and Reversal of PDCs

An active PDC can be cancelled before liquidation. You can cancel a post dated cheque using ‘Post Dated Cheques Reject’ screen. Invoke ‘Post Dated Cheque Reject Summary’ screen by

typing ‘PDSONREJ’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can set the required parameters and search the records. Select the record that you wish to reverse or cancel. Further, click ‘Cancel or Reverse’ button.



You can specify the following details:

Contract Reference

The system displays the reference number of the post dated cheque transaction.

Reject Code

Specify the code that identifies the reason for cheque rejection/ cancellation. The option list displays all valid reject codes maintained in the system. Choose the appropriate one.

Reject Reason

Based on the reject code selected, the system displays the reason for rejection/ cancellation.

To cancel the cheque, click ‘Cancel’ button. To reverse the cheque, click ‘Reverse’ button.

On cancellation, the accounting entries you defined for the CANL event are passed.

After the PDC has been liquidated, you also have the option to reverse it, by selecting ‘Reverse’ from the Actions menu in the Application toolbar or clicking reverse icon. All accounting entries passed for the PDC will be reversed.

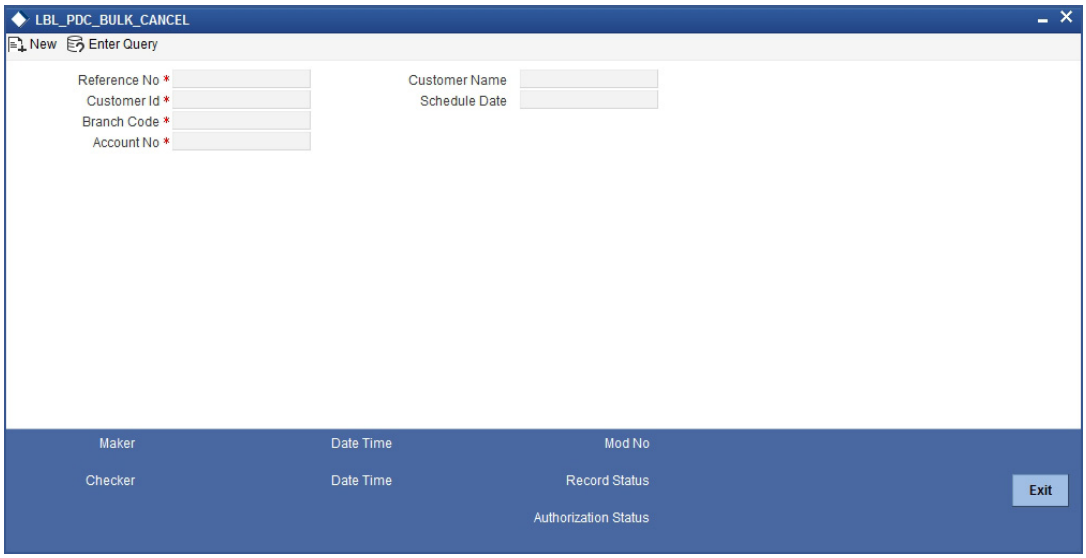
Oracle FLEXCUBE cancels the outstanding PDCs that are linked to loan after the prepayment of the loan. If you want to cancel the PDC after the partial prepayment, you will have to cancel manually through the ‘Post Dated Cheque Transaction Input’ screen. If you want to reverse the prepayment and authorization, you will have to manually link the cancelled loan payment through ‘Post Dated Cheque Transaction Input’ screen.

Note

The system will generate advices when the PDC is cancelled. This advice contains the message type ‘PD_PDC_CAN’ with ‘PD’ module.

12.5.3 Bulk Cancellation of PDCs

The system can cancel all the post dated cheques of the loan account whose Schedule due date is greater than the Schedule date entered in the screen and which are yet to be sent for collection. You can cancel the PDCs using the ‘Loan Account PDC – Bulk Cancellation’ screen. You can invoke this screen by typing ‘PDDBULKC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Reference No

The system displays the Reference Number of the transaction.

Customer Id

Select the Customer Id from the adjoining option list.

Customer Name

The system displays the Customer Name of the selected customer id.

Schedule Date

Specify the Schedule date.

Account No

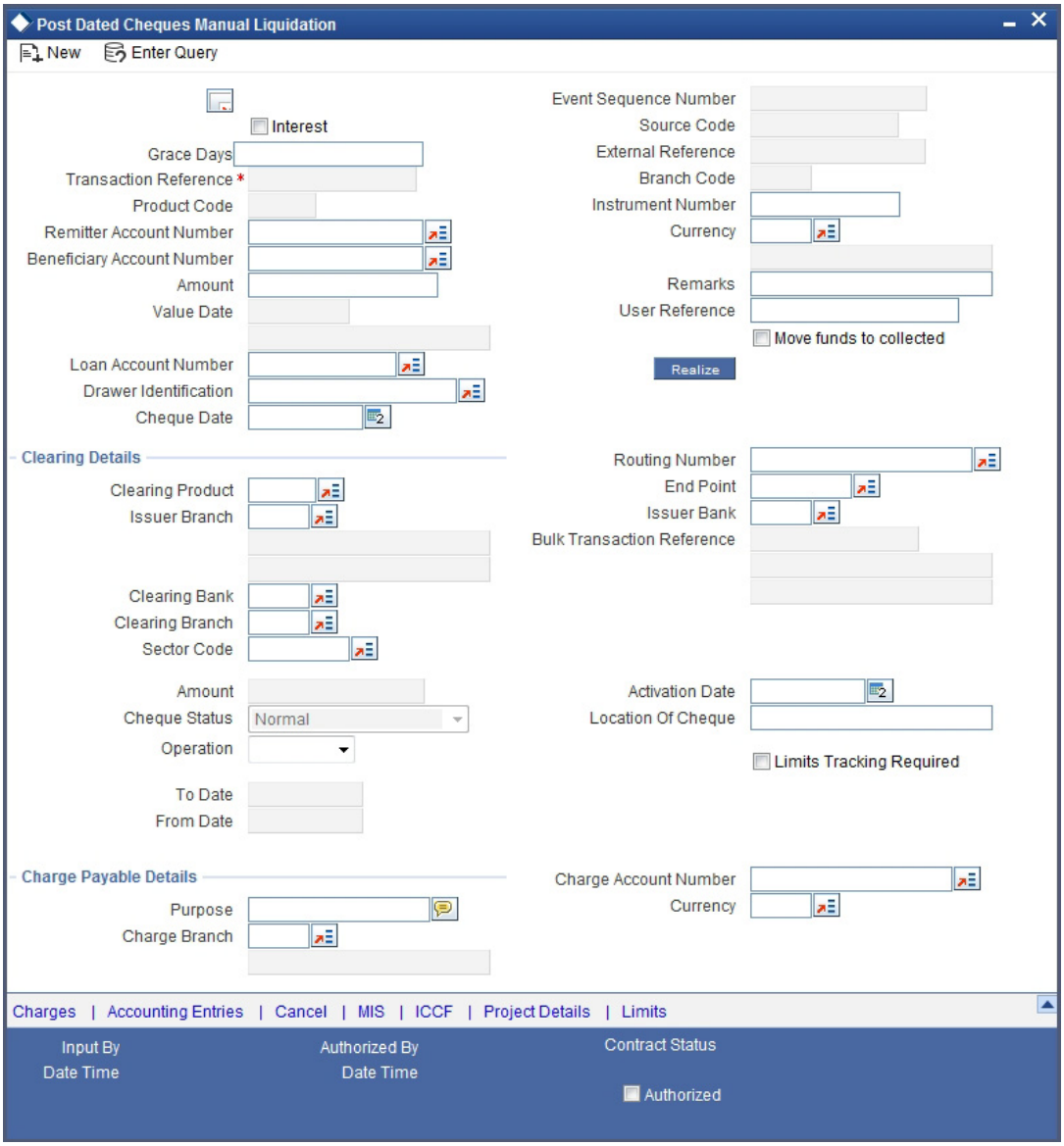
Select the Account Number from the adjoining option list.

12.5.4 Manual Realization of PDCs

There are two possible ways of PDC realization based on the product setup:

- Auto Realization
- Manual Realization – For early/late realization

You can invoke the 'Post Dated Cheques Manual Realization' screen by typing 'PDDMANLQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. PDC Manual Realization is query screen where you can enter the 'Reference number' of the clearing transaction.



You can initiate the movement of funds to collect manually and can enter the ‘Reference number’ of the clearing transaction.

Transaction Reference Number

Specify the Transaction Reference Number of the post dated cheque.

Product Code

From the option list of product codes that you have created in the Product Definition screen, specify the PDC product code that has to be used for the Cheque.

Remitter Account Number

This is the account which has to be debited for clearing the Cheque. Depending on the PDC type, you can select the following values for the remitter account:

- If the PDC type is ‘Own A/c PDC’, the remitter account should be a valid customer account
- If the PDC type is ‘PDC issued by the bank’, the remitter account can either be a GL or Nostro account
- If the PDC type is ‘External PDC’, the remitter account should be a valid GL

Beneficiary Account Number

This is the number of the account, in favor of which the PDC is drawn. If the customer draws a PDC on his account for depositing into another account held in your bank, then you can enter the beneficiary account number here. The beneficiary account can either be a valid customer account or a valid GL.

Amount and Currency

From the option list, select the currency in which the PDC is denominated. Also specify the amount of the PDC.

Value Date

Specify the date on which the PDC was deposited.

Loan Account Number

Specify the unique loan account number. The adjoining option list displays all valid account numbers of the CL, MO and LE maintained in the system. You can choose the appropriate one.

Drawer Identification

Specify a drawer Id here.

Cheque Date

Specify the date on which the cheque is issued.

User Reference

Specify the user reference number. This is a mandatory field.

Remarks

Specify the explanation for the cancellation of post dated cheque.

Event Sequence Number

Specify the event sequence number for processing a post dated cheque.

Source Code

Specify the source code for processing a post dated cheque.

External Reference Number

Specify the external reference number while processing a post dated cheque.

Branch Code

Specify the code for the branch that has issued the post dated Cheques.

Instrument Number

This is the PDC number. If PDC type is External, this number should be unique for the given clearing branch & bank.

12.5.4.1 Clearing Details

In the fields provided, enter / select the:

Clearing product

Select the product that is ready for clearing.

Issuer Branch

Select the branch that is issuing the post dated Cheques.

Clearing Bank

Select the bank that is clearing the post dated Cheques issued.

Clearing Branch

Select the branch that is clearing the post dated Cheques issued.

Sector Code

Select the code of the sector that is processing the post dated Cheques,

Issuer Bank

Select the bank that is issuing the post dated Cheques.

Bulk Transaction Reference Number

Specify the bulk transaction number that is used in transactions.

For detailed field explanation on End Point & Routing Number, refer to the Clearing User Manual.

The clearing details are needed only for External type PDCs.

12.5.4.2 Charge Payable Details

You need to enter the following details for the processing of charges for the PDC:

Charge Branch

Select the branch in which the charge payable account is maintained.

Status

Indicate the current status of the PDC by selecting from the following values:

- U - Unprocessed
- A - Active (Initiated)
- V - Reversed
- L - Liquidated
- C - Cancelled

Charge Account Number

The account which is to be debited for the charge – this is necessary for passing accounting entries for the charge calculated for any of the events associated with a PDC.

Purpose

You have the option of specifying the purpose for which the PDC is issued. This is for information only.

Currency

Specify the currency in which the charge should be calculated.

Move funds to be collected

Check this box to trigger the realization of funds to customer account manually.

Check this box only when the funds are not in collected stage and when the cheque status is not rejected. Checking this field in any other scenarios, will throw an error while saving.

Drawer ID

Specify the drawer Id. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one.

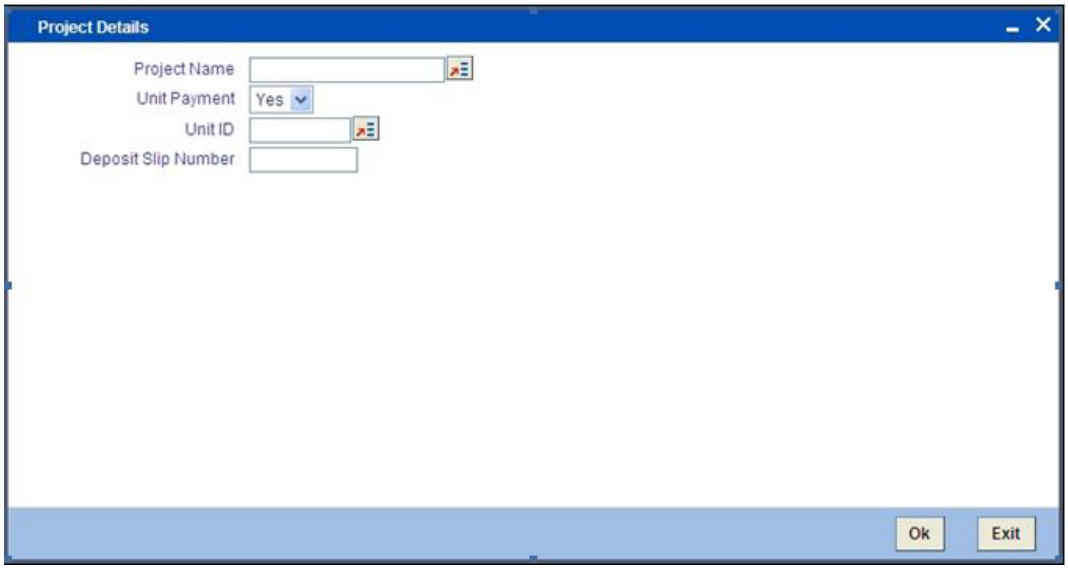
Also if you enter the fields, instrument number frequency, no of entries for a bulk input where the check in series box is not selected, an error will be thrown while saving.

The following operations are also allowed for this screen after the query operation.

- Unlock
- Save
- Authorization
- Unlock: Changing details of an unprocessed PDC. You can only modify an unauthorized and unprocessed PDC. If, during modification, you change the amount, activation date, currency, remitter account number or charge payable details, then the contingent entries passed during initiation gets deleted and new entries are passed based on the modification done.

12.5.4.3 Specifying Project Details

Click the ‘Project Details’ button in the ‘Post Dated Cheques Manual Liquidation’ screen to invoke the ‘Project Details’ screen. You will have to capture project details in this screen only if the beneficiary account is a Trust account.



Specify the following details:

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

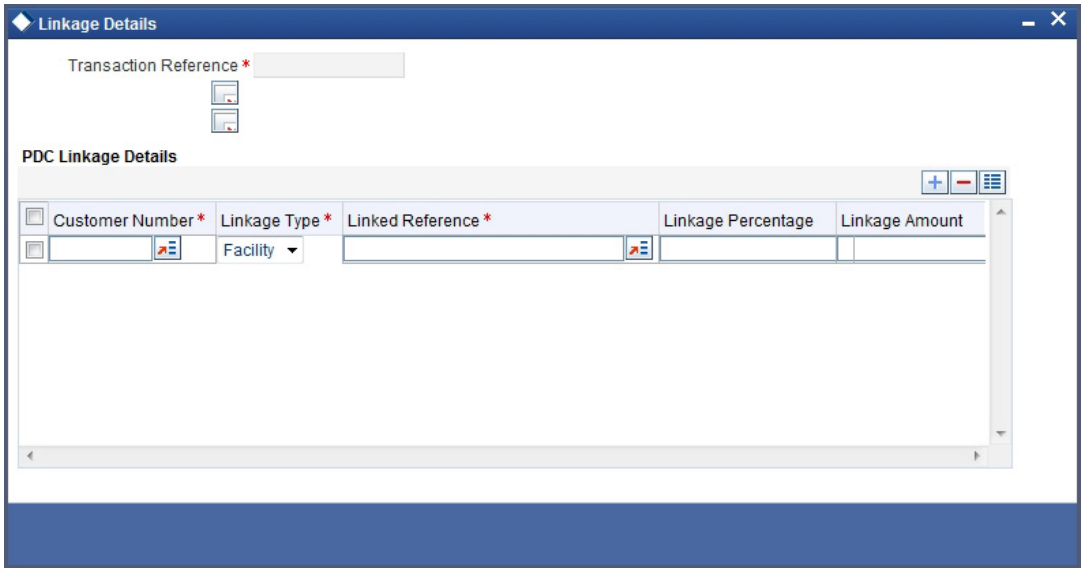
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

12.5.4.4 Specifying Limits

Click the 'Limits' button in the 'Post Dated Cheques Manual Liquidation' screen to invoke the 'Linkage Details' screen. You can capture multiple credit lines in this screen.



Specify the following details:

Customer Number

Specify the customer number. The adjoining option list displays all the valid customer names maintained in the screen. You can choose the appropriate one.

Linkage Type

Specify the linkage type from the adjoining drop-down list. The list displays the following values:

- Facility (credit line)
- Pool
- Collateral

Linked Reference

Specify the linkage reference number based on the type of linkage. You can specify the following:

- If you have selected linkage type as ‘Facility’ then you have to enter facility code in the Linkage reference number.
- If you have selected linkage type as ‘Pool’ then you has to enter collateral pool code in the Linkage reference number field.
- If you have selected linkage type as ‘Collateral’ then you have to enter collateral code in the Linkage reference number field.

Linkage Percentage

Specify the percentage of contribution that needs to be tracked for each Credit Line or Collateral Pool.

Note

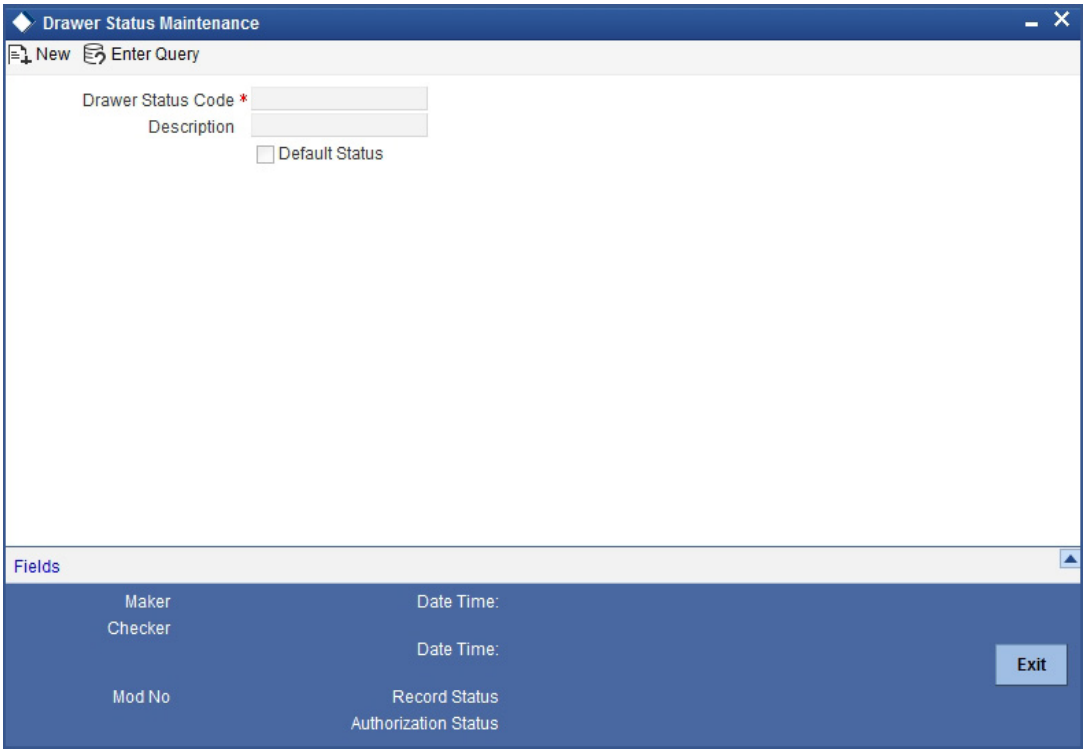
The total sum of ‘Percentage of Contribution’ should be equal to 100%, excluding the line for joint venture customers. If the total sum is not equal to 100%, then the system will raise an error message as “Sum total of Limits Percentage should be 100”.

Linkage Amount

The system displays the amount contributed for the credit line.

12.6 Maintaining Drawer Status Details

You can maintain the drawer status details using ‘Drawer Status Maintenance’ screen. You can invoke this screen by typing ‘PDDDWRST’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can enter the following details:

Drawer Status Code

Specify a unique drawer status code here.

Description

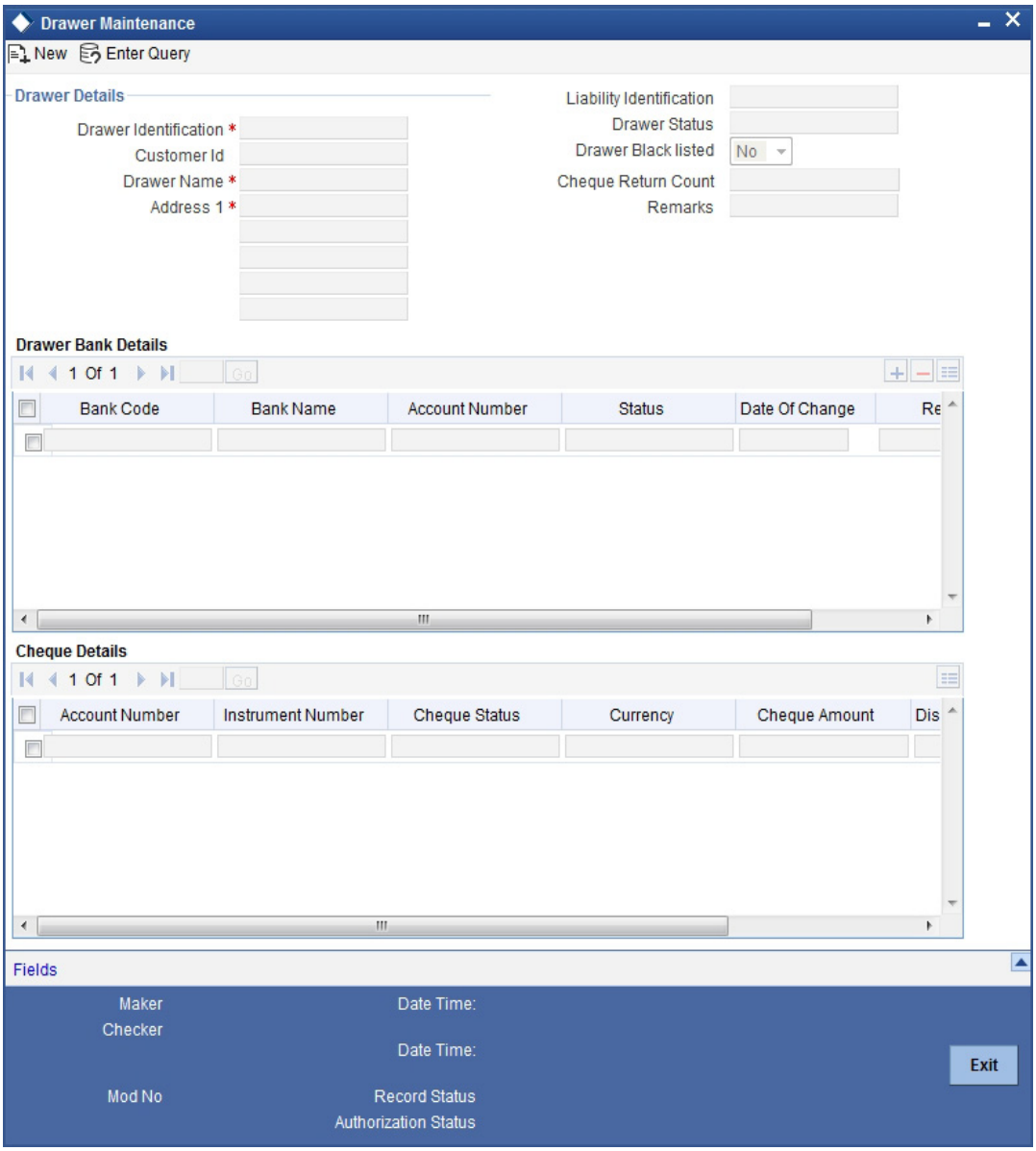
Enter a brief description about the status code.

Default Status

Check this box to indicate the whether to default the status or not.

12.7 Maintaining Drawer Details

You can maintain the drawer details using ‘Drawer Maintenance’ screen. You can invoke this screen by typing ‘PDDDWRMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can enter the following details:

Drawer Identification

Specify a unique drawer Id here.

Customer Identification

Specify the customer Id if the drawer belongs to the same bank. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Liability Identification

The system displays the liability Id if the drawer is a bank customer. However you can specify the liability Id for a drawer, when a cheque discounting transaction is input, the limit utilization for the drawer will be tracked against this liability.

Drawer Status

Specify the drawer status. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Drawer Name

Enter the drawer name. However If drawer is bank's customer, then the name will get defaulted here.

Drawer Black Listed

The system defaults this field. The drawer will be blacklisted based on the number of times the cheque gets returned. The cheque return count will be maintained at 'Bank parameters' screen. If the number of cheque returns is greater than or equal to the count then drawer will be marked as blacklisted.

Address

Enter the drawer address. However If drawer is bank's customer, then the address will get defaulted here.

Cheque Return Count

The system displays the number of cheque returns for a drawer.

Remarks

Specify any additional information.

Drawer Bank Details

Bank Code

Specify bank code. You can link multiple bank codes to one drawer.

Bank Name

Specify the bank name of the drawer.

Account Number

Specify the account number of drawer bank. This adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Status

Specify the drawer status against each drawer bank. This adjoining option list displays all valid drawer statuses maintained in the system. You can choose the appropriate one.

Date Of Change

The system displays the date of update for each bank.

Remarks

Enter any comments you wish to record pertaining to this screen.

Cheque Details

Cheque Status

The system displays the status of cheque. On realization, the status will be updated as 'Used' and upon return the status will be updated as 'Return'.

Cheque Amount

The system displays the amount on the cheque.

Discounted Date

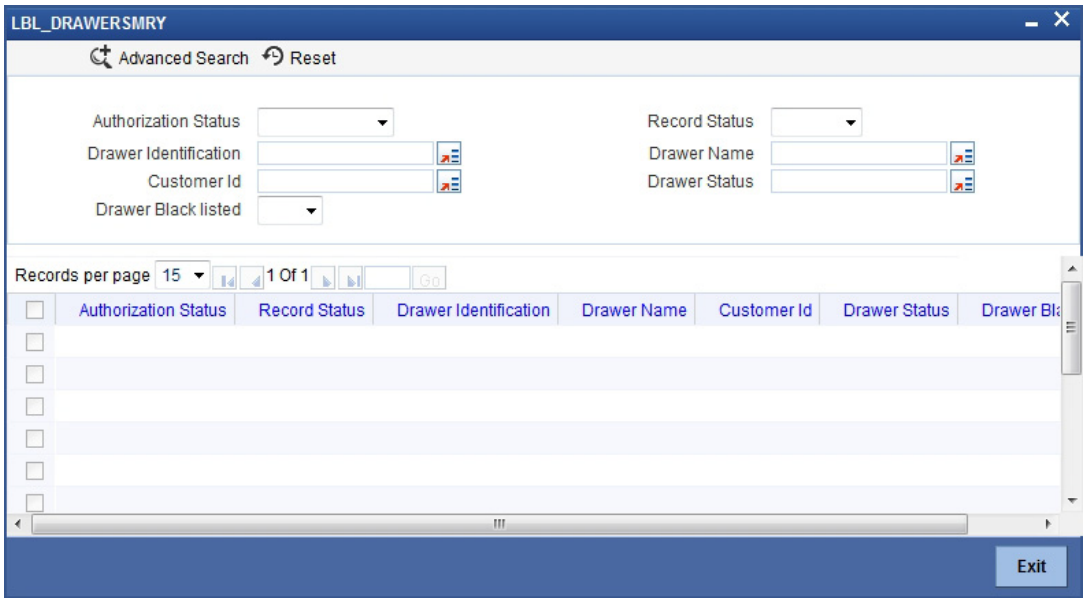
The system displays the date of discounting.

Cheque Date

The system displays the date of cheque clearing.

12.8 Viewing Drawer Summary

You can query, view the drawer details of the post dated cheques in the 'Drawer Summary' screen. You can invoke this screen by typing 'PDSDWRMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on drawer details based on any one or all of the following criteria:

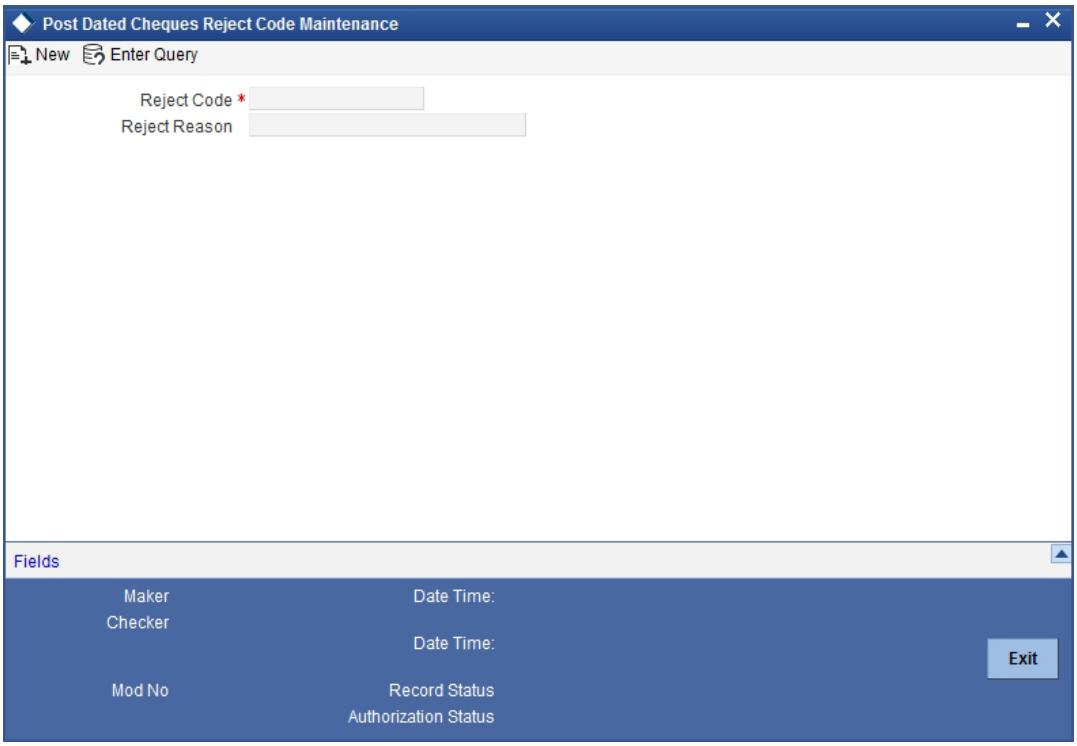
- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization status
- Record status
- Drawer Identification
- Drawer Name
- Drawer Status
- Customer Number
- Drawer Blacklisted

12.9 Maintaining Post Dated Cheque Reject Code

You can maintain reject codes that are applicable to the rejection of post dated cheques using ‘Post Dated Cheque Reject Code Maintenance’ screen. To invoke this screen, type ‘PDDRJCOD’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Reject Code

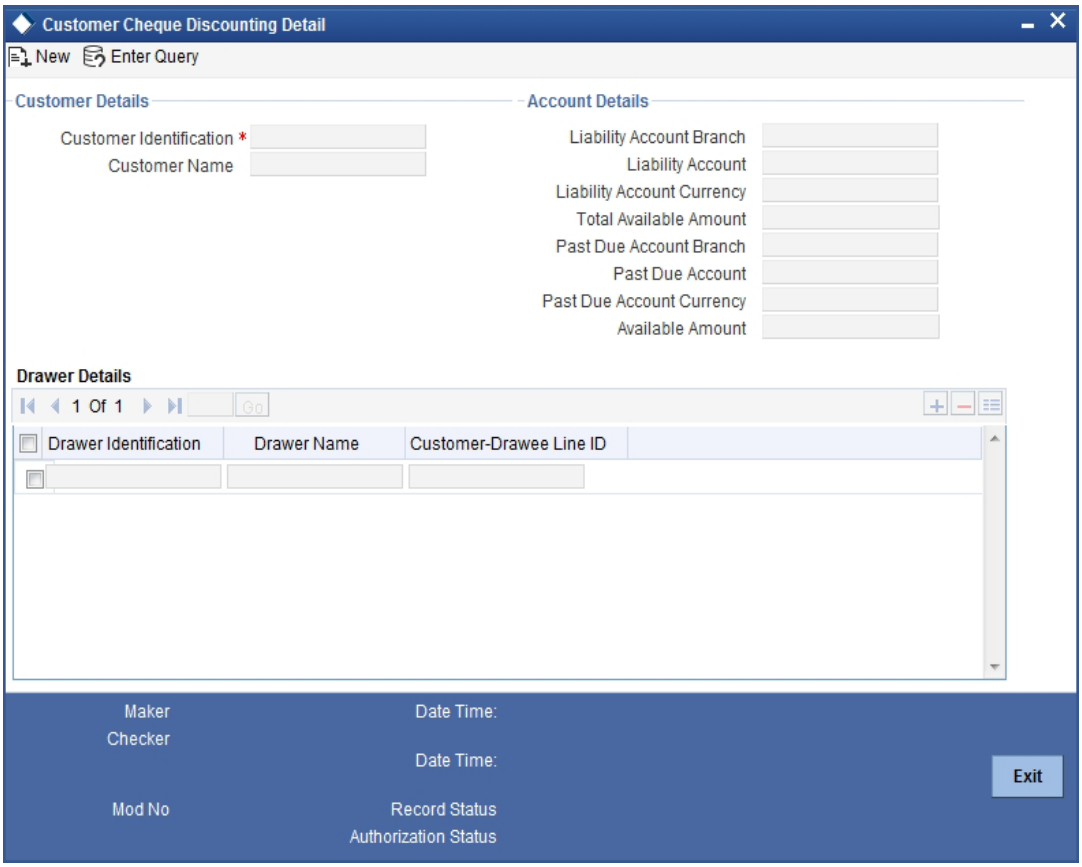
Specify a unique reject code. This code can be used to identify the reason for rejecting or cancelling a post dated cheque.

Description

Enter the reject reason. Once you have captured the details, save the maintenance.

12.10 Maintaining Customer Cheque Discount Details

You can maintain the customer cheque discounting details using ‘Customer Cheque Discounting Detail’ screen. You can invoke this screen by typing ‘PDDCHDMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can enter the following details:

Customer Details

Customer Identification

Specify the customer identification. This adjoining option list displays all valid customer ids maintained in the system. You can choose the appropriate one. This is a mandatory field.

Customer Name

On selecting customer Id, the system displays the corresponding customer name.

Account Details

Liability Account Branch

Specify the customer liability account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Liability Account

Specify the customer liability account/PDC settlement account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

Liability Account Currency

Specify liability account currency.

Total Available Amount

The system displays the total available balance inclusive of limit amount, for the selected account.

Past Due Account Branch

Specify the past due account branch code. This adjoining option list displays all valid branch codes maintained in the system. You can choose the appropriate one.

Past Due Account

Specify the customer past due account. This adjoining option list displays all valid customer accounts maintained in the system. You can choose the appropriate one. This is a mandatory field.

Past Due Account Currency

Specify the past due account currency.

Available Amount

The system displays the available balance for the selected account.

Drawer Details

Drawer Identification

Specify the drawer identification. This adjoining option list displays all valid drawer Ids maintained in the system. You can choose the appropriate one. You can as well attach multiple drawer identification.

Drawer Name

The system displays the drawer name.

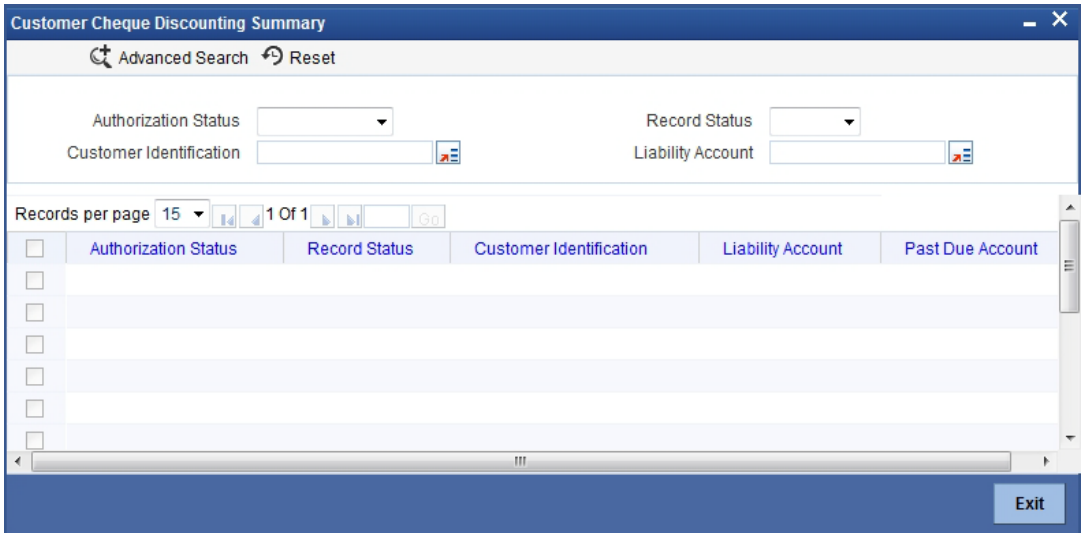
Customer – Drawee Line ID

Specify the limit line for customer and drawer combination. This adjoining option list displays all valid limit lines maintained for the liability Id. You can choose the appropriate one.

12.11 Viewing Customer Cheque Discount Summary

You can query, view the customer cheque discount details of the post dated cheques in the ‘Customer Cheque Discounting Summary’ screen. You can invoke this screen by typing

'PDSCHDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on customer cheque discounting details based on any one or all of the following criteria:

- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization status
- Record status
- Customer Number
- Liability Account/ PDC settlement account
- Past Due account

12.11.1 Events and Accounting Roles

For the Booking of Cheque Discounting, an event CDIS is triggered and for booking of Cheque Purchase, an event CPUR is triggered.

An event PULL will be triggered for pullback processing. When the customer opts for pullback of the cheque, the cheque transaction will be cancelled and pullback charges are applied. The "Reverse" operation can be used to perform the pullback process.

12.11.1.1 Discounted cheque, Advance Charge collection, with Accrual

Event: CDIS

Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp>_LIQD	Dr
RIA	<Interest comp>_LIQD	Cr

Event: PULL

CHECK DISCOUNTING	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp> _LIQD	Cr
Customer	<Interest comp> _LIQD	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Customer	PD_CHG_TAG	Dr
PD_PULLINC	PD_CHG_TAG	Cr

Event: RETN

Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interestcomp>_Adj	Dr
Income	<interestcomp>_Adj	Cr

Event: ACCR

RIA	<Interest comp> _ACCR	Dr
Income	<Interest comp> _ACCR	Cr

12.11.1.2 Discounted, Advance charge collection, without Accrual

Event: CDIS

Check discounted	PD_TAG	Dr
Customer	PD_TAG	Cr
Customer	<Interest comp>_LIQD	Dr
RIA	<Interest comp>_LIQD	Cr

Event: PULL

Cheque discounted	PD_TAG	Cr
Customer	PD_TAG	Dr
RIA	<interestcomp>_Ref	Dr
Customer	<interestcomp>_Ref	Cr
Customer	PD_CHG_TAG	Dr
RIA	<interest comp>_LIQD	Dr
PD_PULLINC	PD_CHG_TAG	Cr
PDC_ISSUE	PD_TAG	Cr
PDC_ISSUE_CONTR	PD_TAG	Dr
Income	<interest comp>_LIQD	Cr
RIA	<interest comp>_LIQD	Dr

Event: RETN

Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
RIA	<interest comp>_LIQD	Dr
Income	<interest comp>_LIQD	Cr

Event: RADJ

RIA	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

12.11.1.3 Discounted, Arrear charge collection, with Accrual

Event: CDIS

Cheque discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

Cheque Discounting	PD_TAG	CR
Customer	PD_TAG	DR
Income	<Interest comp> _LIQD	CR
Customer	<Interest comp> _LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

Event: ACCR

Income	<Interest comp> _ACCR	Dr
Interest Receivable	<Interest comp> _ACCR	Dr

Event: RADJ

Customer	<Interest comp> _LIQD	Dr
Interest Receivable	<Interest comp> _LIQD	Cr

12.11.1.4 Discounted, Arrear charge collection, without Accrual

Event: CDIS

Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: PULL

Cheque Discounting	PD_TAG	Cr
Customer	PD_TAG	Dr
Income	<Interest comp> _LIQD	CR
Customer	<Interest comp> _LIQD	CR
PDC_ISSUE	PD_TAG	CR
PDC_ISSUE_CONTR	PD_TAG	DR
Customer	PD_CHG_TAG	DR
PD_PULLINC	PD_CHG_TAG	CR

Event: RETN

Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr
Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

Event: RADJ

Customer	<Interest comp> _LIQD	Dr
Income	<Interest comp> _LIQD	Cr

12.11.2 Purchase

Event: CPUR

Cheque Discounted	PD_TAG	Dr
Customer	PD_TAG	Cr

Event: RETN

Customer	PD_TAG	Dr
Cheque discounted	PD_TAG	Cr

Event: RADJ

Customer	<Charge comp> _LIQD	Dr
<Charge_comp>_REC	<Charge comp> _LIQD	Cr

13. Instrument Details

13.1 Introduction

Instrument transactions entered through an Oracle FLEXCUBE branch are stored in the host Oracle FLEXCUBE database through the Instrument details screen.

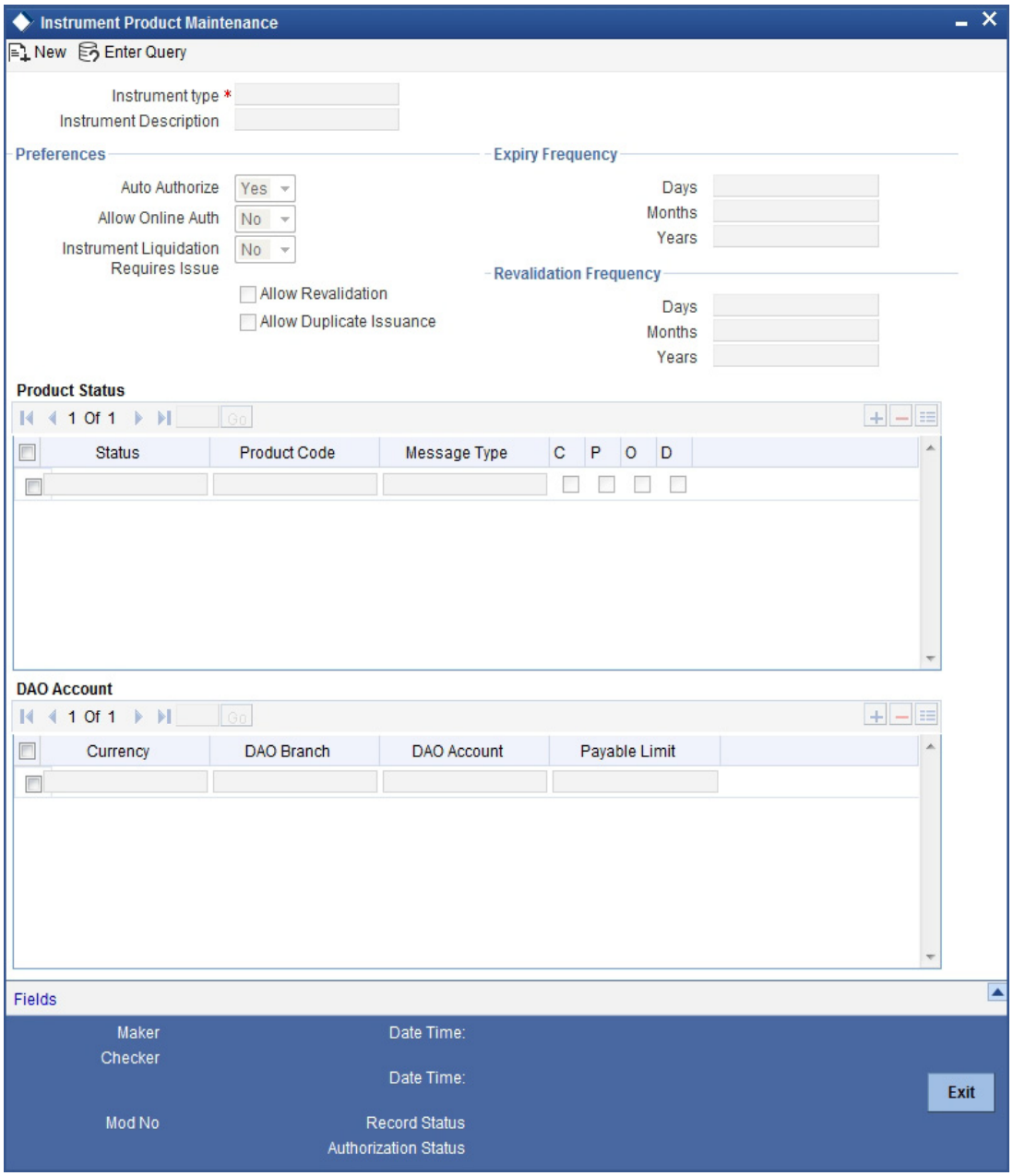
The Instruments module of Oracle FLEXCUBE provides for the maintenance of appropriate reference information, which would enable entry of instrument transactions from an Oracle FLEXCUBE, and also enable you to view and enrich transactions that have been entered through a Branch.

The accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for instruments transactions, must be maintained in the host Oracle FLEXCUBE installation, through the ARC Maintenance.

13.2 Maintaining the Details of the Instrument

As part of the instrument type maintenance, you have to maintain a list of currencies, branches and DAO GL for an instrument type.

You can invoke the ‘Instrument Type Maintenance’ screen by typing ‘DDDPRMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



13.2.1 Entering DD Details

In this screen you can enter certain basic details of the instrument. They are:

- The instrument type
- A description of the instrument
- The other preferences which include:
  - Whether auto authorization is allowed for the instrument type
  - Whether you need a print of the instrument details as and when the details are entered and authorized.
  - Whether online authorization is allowed for the instrument
  - Whether the instrument type allows to create demand drafts payable at other banks
  - Whether revalidation is allowed for the instrument type
  - Whether duplication of issuance allowed for the instrument type

- The expiry frequency of the instrument - in days, months or years
- Revalidation frequency of the instrument – in days, months or years
- The advice format applicable under this instrument type
- The status of the instrument and the product codes associated with the same
- The currency in which the DD is being issued
- The dao branch where the DD is being issued from
- The dao account which will get credited for the DD issued as per the currency and dao branch.
- The payable limit indicates the limit for the issuing an instrument for the bank. You can set a limit for each instrument type. All the instruments (under the instrument type) issued by your bank should be within the specified limit. In case the instrument issued for the issuer bank exceeds this limit, the system will prompt for an authorization.
- Event to maintain the events REVA, DISU

The various products selected against the various statuses should have maintenance in ARC except for statuses like 'Expired' or 'Reissue'.

13.2.2 Maintaining Instrument Types for Outward Clearing Cheques

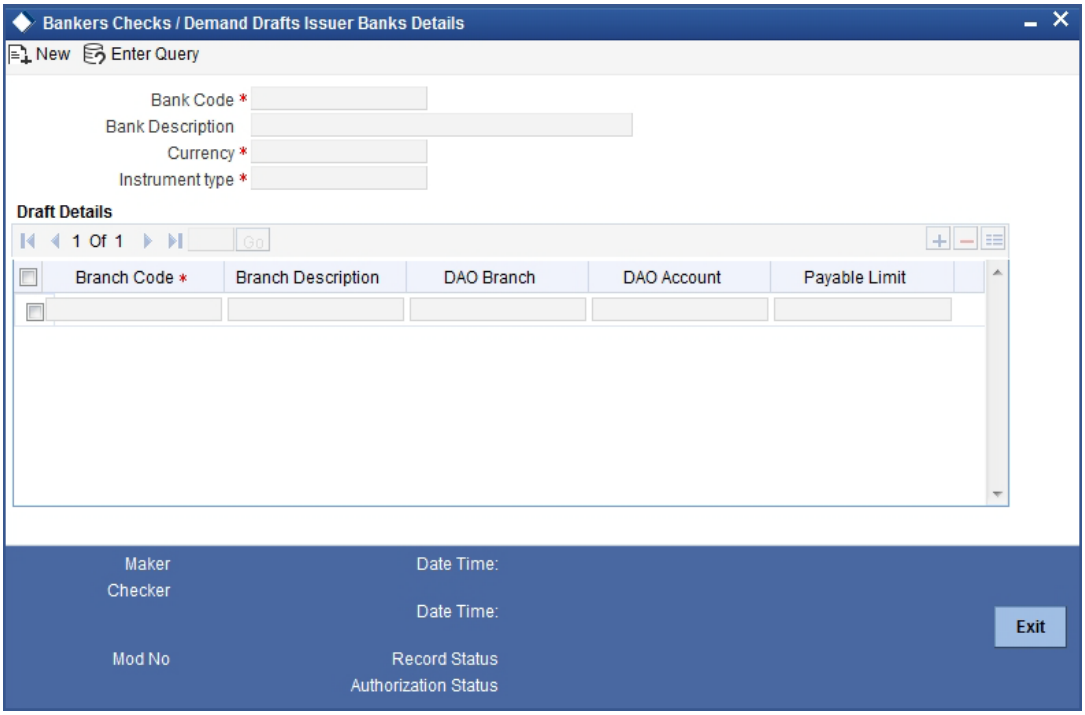
When you maintain instrument types for processing outward clearing Cheques, you need to ensure that:

- You have maintained the clearing products that would be used for processing the Registration (INIT) and Liquidation (LIQD) events.
- In the Demand Drafts Details screen, you must associate the statuses used for registration and liquidation with the appropriate product codes. Assume, you have maintained the products CGOC (Registration of Outward Clearing Cheques) and DDLQ (Liquidation of Outward Clearing Cheques). You need to associate the status INIT (Registration) with the product CGOC and LIQD (Liquidation) with the product DDLQ.
- The Clearing Required option has not been enabled for the product maintained for the liquidation event.

13.3 Maintaining Instrument Types for Other Banks

For maintaining instruments types on behalf of other banks, invoke the Banker Cheques/ Demand Drafts – Issuer Banks Details screen from the Application Browser. You can invoke the 'Banker Cheques/Demand Drafts – Issuer Banks Details' screen by typing 'DEDDRISD'

in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



13.3.1 Entering the Details

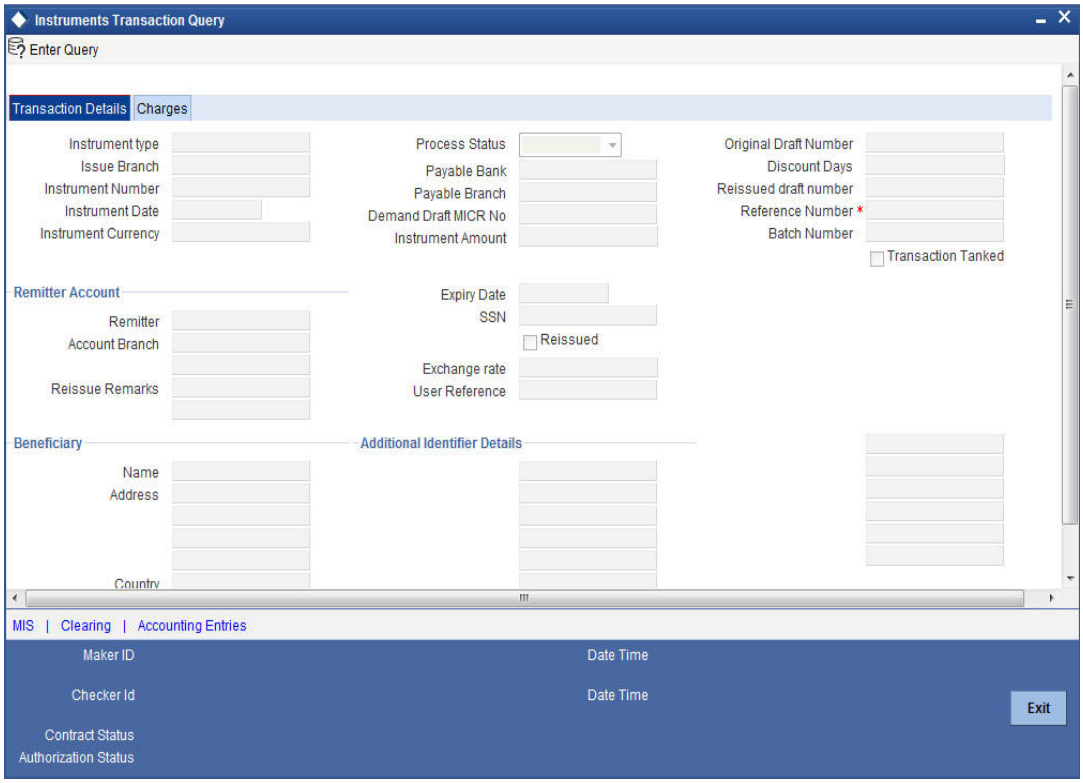
In this screen you can enter certain basic details of the instrument. They are:

- The Bank Code and the description of the bank
- The Currency in which the instrument is being issued
- The instrument type
- The DAO (Draft Advice Outstanding) branch where the instrument is being issued from.
- The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
- The parameters for the instruments issued by another bank:
  - The code for the branch issuing the instrument
  - The description for the branch
  - The DAO branch where the instrument is being issued from
  - The DAO account which will get credited for the instrument issued as per the currency and DAO branch.
  - The payable limit for the instrument issued on behalf of another bank. You can set a limit for each instrument type. Any instrument of this type, which has denomination above this limit, will be rejected by the system.

13.4 Entering Instruments Transactions

You can initiate instruments transactions in the ‘Instruments Transaction Query’ screen.

You can invoke the ‘Instruments Transaction Query’ screen by typing ‘DDDQUERY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In this screen, the following details get specified for each instrument transaction that you initiate or gets initiated:

- The type of the instrument that the system will use for processing the transaction
- The status of the instrument: This is defaulted to Active on entering a fresh contract. The status of an Active authorized contract can be changed to Cancelled/Refunded/Lost/ Stopped only by unlocking and modifying the record. The status of a Lost contract can be changed to Re-issue. Apart from these, you cannot reverse a Status. The status of a contract can change to any one of the multiple options provided including Expired, Liquidated (from the same screen) and Reissue (through use of the Copy option in the toolbar/menu).
  - Reinstate Status: A draft can be moved into the Reinstate status only from the Stop status. This status is same as Init, minus the accounting entries associated with Init. A draft in stop status can be marked as Reinstated or Refunded or Re-issued. A draft in reinstated status cannot move directly to refund or re-issue status. It has to go through a STOP status like Init
- A Reinstated draft can be changed to the following statuses :
  - Cancelled
  - Refund
  - Lost

- Reinstated
- Stopped

- To mark a draft as STOP, it needs to be replaced. The old draft details have to be copied onto a new draft. The old draft number can be specified in the field ‘Original Draft Number’. Upon this, Oracle FLEXCUBE will first move the original instrument into ‘Cancelled’ status. This will reverse the draft issue entries. The old draft will then be marked as Reissued which will be achieved through appropriate maintenance of the products in DD status maintenance and its accounting entries in ARC maintenance.
- When a draft in Stop status is copied you can Reissue it. An override will ask you whether the copied draft needs to be reissued.

Specifying Instrument Number

This number will be the least number available from unused instruments. This is self populated from the instrument type maintenance and you will not be allowed to override the number.

- An external reference, if any, for the transaction (for transactions entered from the Branch, this number is obtained by the system).
- Branch Code: This is defaulted to the current branch
- The DD. MICR number of the instrument – this has to be entered
- The instrument sequence number: This is automatically generated by the system.
- Instrument Date: The date of issue of the instrument. This date is defaulted to the system date but can be changed to any future date. You cannot enter back dated contracts.
- The Instrument amount being paid, through each instrument
- The currency in which the instrument amount is expressed
- Payable bank specified in the instrument
- Payable Branch the instrument is issued against
- Remitter: Specify the name of the remitter or the third party. The country location of the remitter also needs to be specified.

Note

The country information is captured to enable Mantas to analyze the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

- The Branch, Account number and currency of the account that is being debited for making the payment towards the instrument. The account number is a customer account number if the payment is made by a debit to the remitter’s account. It is the number of a clearing account / GL if payment is made through Cheque or other GL for cash payments.
- The Expiry Date of the instrument transaction: This is defaulted as the instrument date + the tenor as defined for the instrument type. You can change this date.
- Exchange Rate: If the account currency is different from the currency in which the instrument amount is expressed, you can specify the exchange rate that will be used, in the Exchange Rate field. The exchange rate maintained for the two currencies is defaulted – you can change it.
- SSN: this is the social security number which is displayed (if maintained) on selecting the remitter. If not maintained, this has to be entered here.
- Reissued: Cheque the box if the instrument is being reissued for some reason
- Reissued Draft No: Specify the draft number for the instrument that is reissued

- The Original Draft Number: This is populated with the instrument number of the contract that is re-issued
- Reissue remarks can be the reason due to which the instrument is being reissued

Tanked Transaction

The system checks this option when the Branch ‘Available’ status is ‘No’ or when the branch date is ahead of the host date. Accordingly accounting entries are passed with the tanked status.

The transaction status of the ‘Instrument Transaction’ is changed to ‘Active’ when the branch ‘Available’ status is changed to ‘Yes’. And the tanked accounting entries if any will be un-tanked and released.

Note

You can process the reversal of Instrument Transaction in the same way as tanking the transaction.

Specifying beneficiary details

You must also specify the details of the instrument for the transaction. These include beneficiary name and beneficiary’s address. It is mandatory to enter the beneficiary’s name.

Country

Specify the country of the beneficiary. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Specifying the additional identifier details

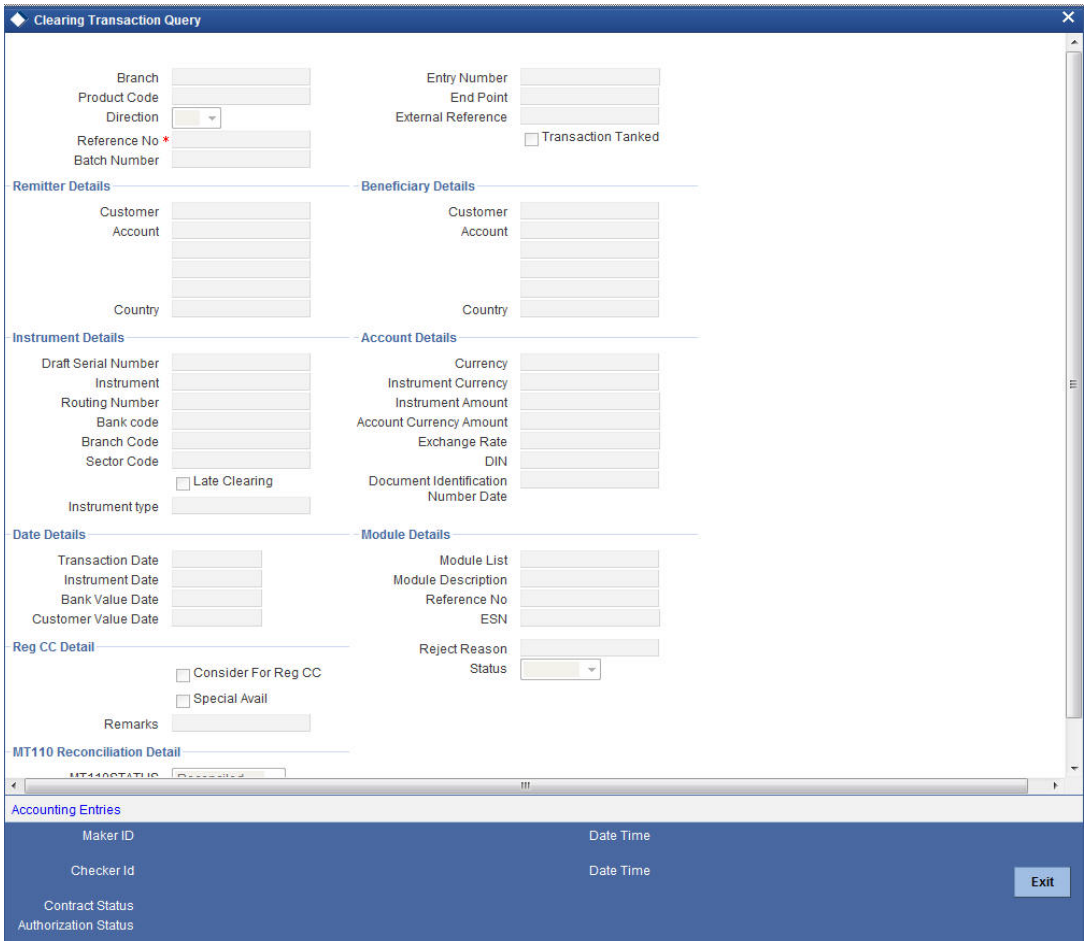
You may capture the additional identifier details. This includes the Name and Value.

Adding a narrative

You can specify an appropriate narrative for the transaction in this field. This narrative is used in the account statement generated for the customer account.

Maintaining clearing details

Click ‘Clearing’ button to invoke the ‘Clearing Transaction Input Detail’ screen, where you can capture the details for the outward clearing instrument.



The information you capture in this screen is required to route outward clearing transactions to the appropriate clearing house.

In this screen, you have to capture the following information for clearing:

- The End Point
- The Bank Code
- The Branch Code (as identified in the network)
- The Sector to which it belongs
- Whether Reg CC is applicable
- Whether special cheque is governed by the Reg CC schedules
- Whether late clearing is required
- The reason for rejection

Depending on your Bank Code, Branch Code and Sector Code combination, the system displays the Routing Number, Bank Value Date and the Customer Value Date.

After you maintain the above details for clearing, click ‘Exit’ or ‘Cancel’ button to return back to the Instrument Type Details screen.

13.4.1 Viewing the Accounting Entries

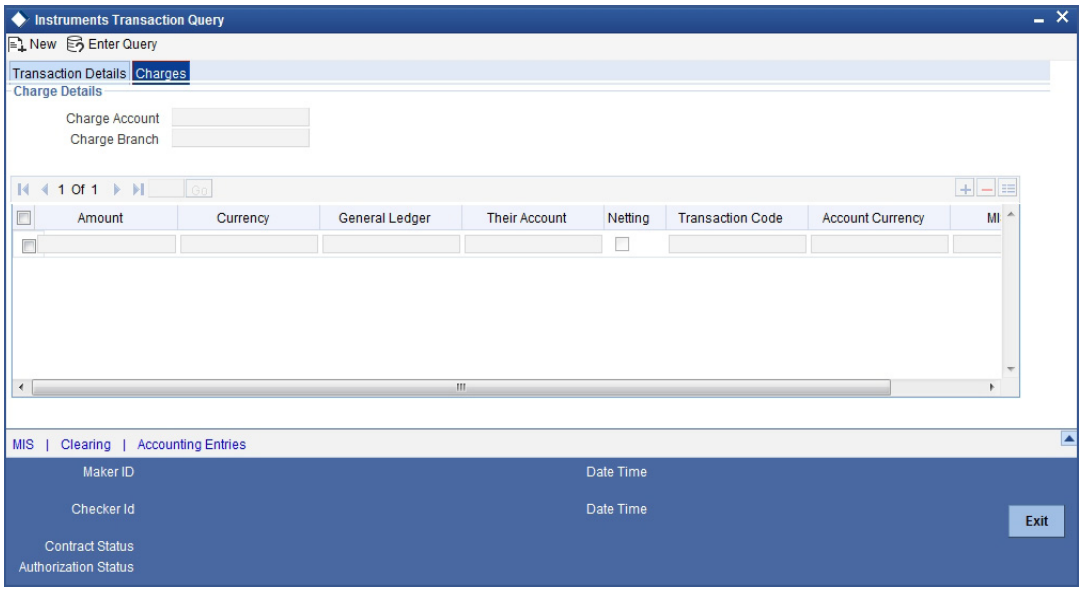
To view the accounting entries and overrides for the transaction, click ‘Accounting Entries’ button in the Instrument Type Detail screen. The Accounting Entries and Overrides screen is opened.

Any overrides that occurred when each transaction was passed are also displayed.

13.4.2 Charges for the Instrument

The charges that you have specified for the instrument, branch and currency combination that you have chosen for the transaction, in the ARC Maintenance, are applied by default.

Click on the ‘Charges’ tab in the main ‘Instruments Transaction Query’ screen to view the charges.

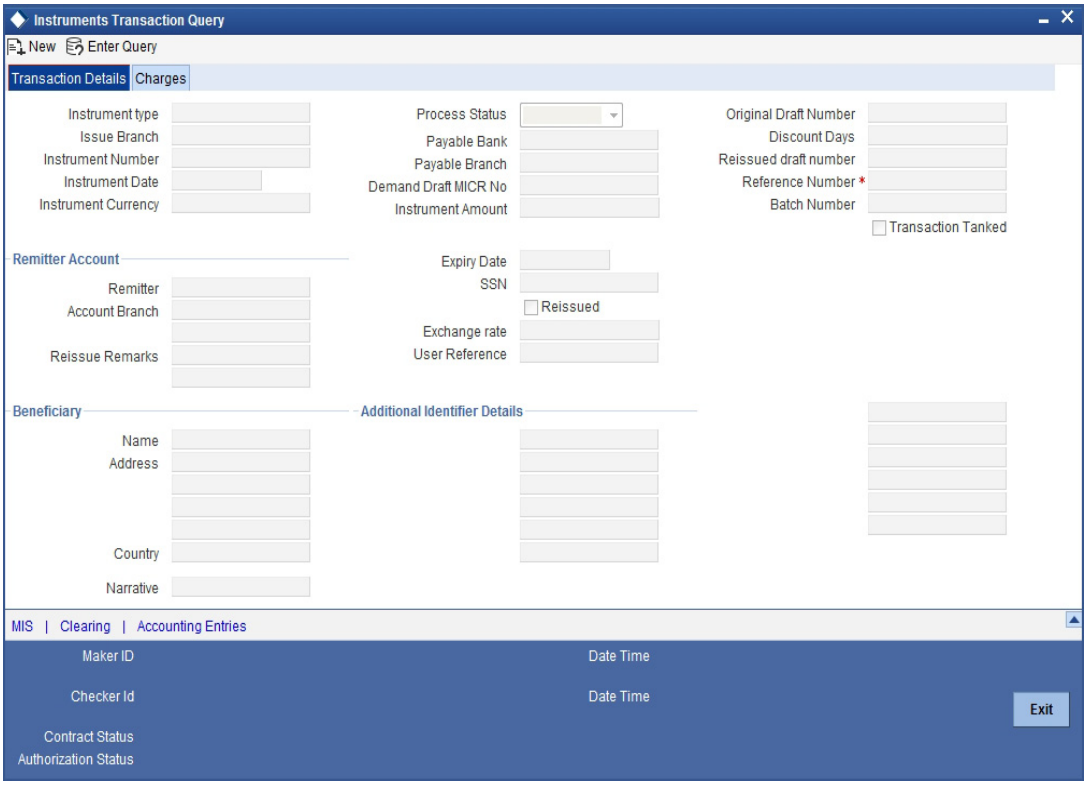


The following details are displayed in this screen, based on the ARC record for the instrument, branch and currency chosen for the transaction:

- The charge account (typically the income account) specified in the charges section of the ARC Maintenance.
- The details of the charge such as currency and the transaction code used to post charge entries, and whether netting is required. The amount of the charge is computed by the system and displayed. You can choose to alter the charge amount here.

13.4.3 Liquidating the Drafts

You can liquidate the drafts issued at any branch and payable at your branch. You can invoke the 'Instruments Transaction Query' screen by typing 'DDDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

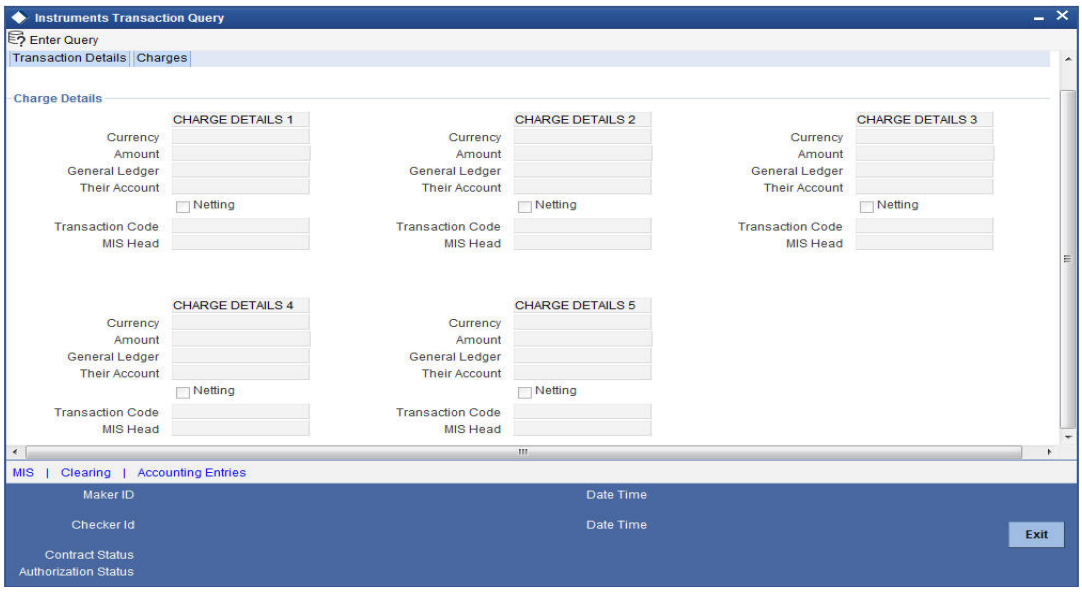


Only contracts with Active status and payable at your branch will be available for Liquidation. The liquidation product code (as maintained in ARC) should be selected. The beneficiary account details are defaulted from ARC (if maintained) or have to be entered in the fields available for the same. Charges are defaulted from ARC and can be modified. Liquidation option should be selected from the toolbar /menu to activate liquidation process.

13.4.4 Charges for the Instrument

The charges that you have specified in the ARC Maintenance for the instrument, branch and currency combination for the transaction are applied by default.

Click the ‘Charges’ tab in the main ‘Instruments Transaction Query’ screen to view the charges.



The following details are displayed in this screen, based on the ARC record for the instrument, branch and currency combination chosen for the transaction:

- The charge account (typically the income account) that you have specified in the charges section of the ARC Maintenance.
- The details of the charge, such as currency and the transaction code, used to post charge entries, and whether netting is required. The amount of the charge is computed by the system and displayed. You can choose to alter the charge amount here.

13.4.5 Processing Outward Clearing Instruments

When you liquidate outward clearing instruments, you need to enter the following details:

- The charges being collected on behalf of the collecting bank
- The collection bank accounts

You only need to specify these details if your bank is collecting charges on an outward clearing instrument on behalf of the collecting bank, as specified in the ARC Maintenance.

13.5 Exempting Tax on Interest Earned on Deposit Accounts

Deposit Interest Retention Tax (DIRT) is payable on interest on deposit accounts. Customers belonging to certain customer categories – for example, charities and non-residents – can be exempt from paying DIRT.

Refer to the user manual for the Tax sub-system for details on exempting interest earned on Current and Savings accounts from DIRT.

14. Annual Percentage Yield for CASA Accounts

14.1 Introduction

Oracle FLEXCUBE allows you to calculate the Annual Percentage Yield (APY) on customer accounts and display the APY on account statements, so as to enable your customer to compare interest rates offered by different banks.

In order to enable the system to compute APY on CASA accounts, you need to:

- Maintain a non-booked formula for APY as part of the interest formula in the Interest and Charges rule used. It must be remembered that only one APY formula may be maintained for an interest rule.
- In the Regulation Parameters Maintenance screen, specify the non-booked APY formula defined involving the interest formula in the interest rule for the product as an APY type formula. You must also specify the basis (average balance or daily balance) upon which the APY must be calculated.

14.2 Specifying the APY Basis

When you identify the APY formula, you must also specify the basis upon which the interest used for APY computation will be computed. You can choose either the average balance basis (i.e., the interest is computed based on average balance, and APY is computed up to the latest interest liquidation) or a daily balance basis (interest is computed based on daily balance, and APY calculation takes into account the interest accrued till the current statement date)

If the interest is computed on an average balance basis, specify ‘LIQD’ as the APY basis; or if the interest is computed on a daily balance basis, specify ‘ACCR’ as the APY basis.

For an IC deposit, you must specify the APY basis as ‘ACCR’.

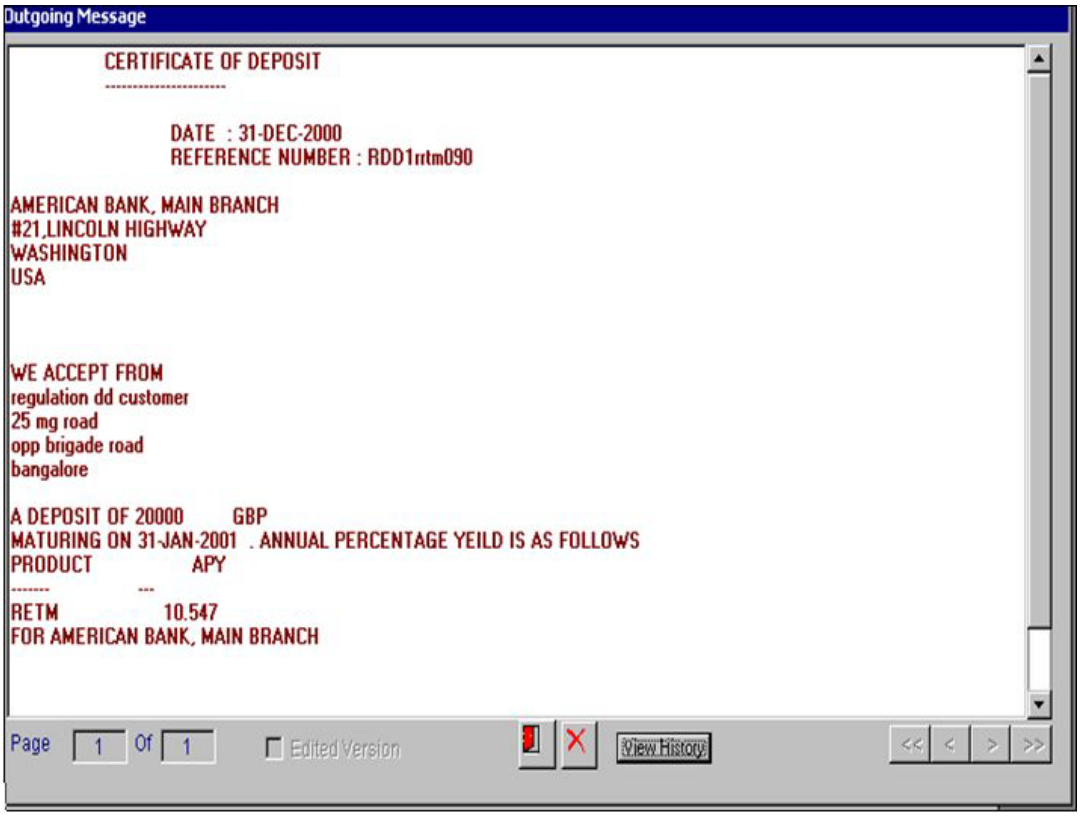
The different scenarios that could arise upon choosing these options are shown below:

Basis	Case	APY Logic
Average Balance	Statement frequency is asynchronous with liquidation frequency, for instance, if interest is calculated on the average daily balance for the calendar month and account statement is provided from 16th of one month to the 15th of next month.	Interest used for APY calculation will be the interest liquidated for the previous period, and you must maintain the APY basis as ‘LIQD’.
Average Balance	Statement frequency is lesser than liquidation frequency, for instance, if interest is paid on a quarterly basis for the quarter and account statements are provided monthly	APY is printed only when the interest is liquidated, i.e., the account statement for first two months of the quarter does not print APY, and APY is printed in the account statement only for the third month. For such cases, you must maintain the APY basis as ‘LIQD’.

Basis	Case	APY Logic
Average Balance	Statement frequency is more than liquidation frequency, for instance, if interest is paid on a monthly basis and account statements are provided annually	APY calculation is based on the latest interest liquidation that occurred within the statement period. For such cases, you must maintain the APY basis as 'LIQD'
Daily Balance	Statement frequency is less than liquidation frequency, for instance, interest is calculated using the daily balance method, applied annually, and monthly statement is provided.	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'
Daily Balance	Statement frequency is more than liquidation frequency; as well and Statement frequency not in sync with liquidation frequency	APY calculation includes the interest accrued till the current statement date. For such cases, you must maintain the APY basis as 'ACCR'

Deposit Certificate Printing

You can have deposit certificates displaying the computed APY printed either as part of the EOD process or ad-hoc (printed from the menu)



For Example to compute APY, Your pays $30.37 in interest on a $1,000 six-month certificate of deposit (where the six-month period used by your bank contains 182 days), the annual percentage yield would be:

APY=100[(1+30.37/1,000) ^(365/182) -1] = 6.18%

To ensure the APY computation in the system, you must:

1. Define interest formula (say FORMULA1)
2. Define a system defined element (SDE) for Balance
3. Define a SDE for Days (number of days in the period, say DAYS)
4. Define a SDE for number of days in year (say YEAR)
5. Define a non-booked formula FORMULA2 as 1 + (FORMULA1/ Balance)
6. Define a non-booked formula FORMULA3 as YEAR/DAYS
7. Define a non-booked formula FORMULA4 as FORMULA2 ^ FORMULA3
8. Define a non-booked formula FORMULA5 as 100 * (FORMULA4 – 1), which will be the computed APY. If rounding is required, specify rounding at formula level.
9. In the Regulation Parameters Maintenance screen, specify PROD-RULE-FORMULA5 as APY type

15. Instrument Type Maintenance and Consolidated Cheque Printing

15.1 Introduction

Your bank may issue Cheques to customers from the nostro accounts maintained with other banks. To facilitate this, you need to maintain the details of all the Cheque books issued by those banks/institutions to your bank in Oracle FLEXCUBE. Apart from these your bank would be issuing other instruments such as Drafts, DDs, MCKs and so forth, which also need to be maintained in Oracle FLEXCUBE. Each instrument type is identified by a unique instrument type code, which can be captured in Oracle FLEXCUBE.

Further, depending on the number of leaves and the book number, the system automatically generates the serial number for all the Cheque leaves associated with the book for a particular instrument type. You can view these numbers and the status of the Cheque s in the 'Status of Cheque' screen. You are also allowed to change the status of a Cheque if a Cheque is cancelled.

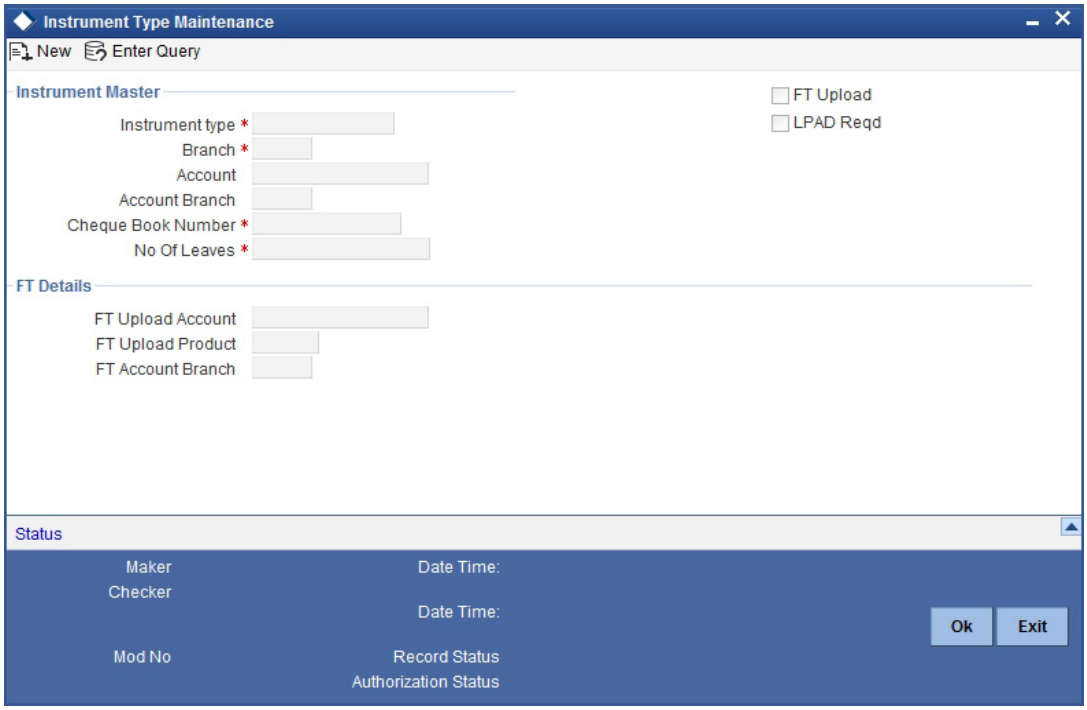
You can settle a contract by associating an instrument type (example: Cheque s drawn on nostro accounts, DDs, MCKs etc.) with the settlement instruction. Multiple deals can be settled with a single Cheque if the same counter party, module and instrument type is associated with the settlement instructions for the deals.

15.2 Defining Instrument Types

You can define the various instrument types with the relevant details in the 'Instrument Type Maintenance' screen.

You can invoke the 'Instrument Type Maintenance' screen by typing 'ISDINSMS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can view the details of all the existing instrument types from the summary screen.



You need to maintain the following details for an instrument type:

Instrument Type

Specify a name for the instrument type that you are defining. There will a list of values for the instrument type that will show all the instrument types from the DD status maintenance screen. Instrument number is picked from the Instrument type level.

Branch Code

Indicate the name of the branch to which the Cheque book is issued. All the branches maintained in Oracle FLEXCUBE are displayed in an option list. Select the branch code from the option list.

Account No

This is the nostro account maintained with other banks. If this Account is involved in a deal settlement, the type of instrument associated with the account will be defaulted in the 'Instrument Type' field of the 'Settlement Message Details' screen (invoked from the Contract Online screen of a front-end module).

Note

You can associate a settlement account with one instrument type only.

The branch in which the nostro account resides is defaulted on selection of the account number. If you select a GL, the current branch is defaulted.

No of Leaves

Specify the total number of Cheque leaves in the Cheque Book you are defining.

Cheque Book No

This is the number of the Cheque Book maintained for the Instrument Type. These numbers will be unique for a specific branch and instrument type.

LPAD Required

The user has an option to specify whether the instrument numbers have to be left padded with zeroes. If you enable this option, the instrument numbers will be prefixed by zeroes. By clicking 'Status' button you can view the status of each instrument.

Ft Upload

As discussed earlier, Oracle FLEXCUBE offers you the facility to print a consolidated Cheque for a counterparty, module and instrument type combination.

If you choose to print a consolidated Cheque, you are also required to keep a track of the individual amounts that have contributed towards the consolidated Cheque. You can do a Ft upload to achieve this. When the upload is run, the suspense GL is debited for the consolidated amount to credit the miscellaneous GL (Ft Upload Account – discussed later). Internally, the system provides the break up of the consolidated amount.

The Ft Upload function is run after the consolidated Cheque is printed. You can configure the upload function to be run as part of the EOD process.

Only on selection of the FT Upload option, the following fields are enabled:

FT Upload Product

You can associate an Outgoing Ft product to all the transactions that need to be uploaded. When the upload function is run at EOD, the system creates a corresponding Ft Contract Reference Number for each transaction and stores it internally. Therefore, all the uploaded contracts will be identified by the Ft Cont Ref No in addition to the original Cont Ref No.

If you reverse the original contract, the system displays the corresponding Ft contract reference numbers also. You have to reverse the Ft Contract Ref nos. manually.

If a Cheque has already been printed, you are required to cancel the Cheque manually, save and authorize the cancellation and then proceed with reversal.

FT Upload Account

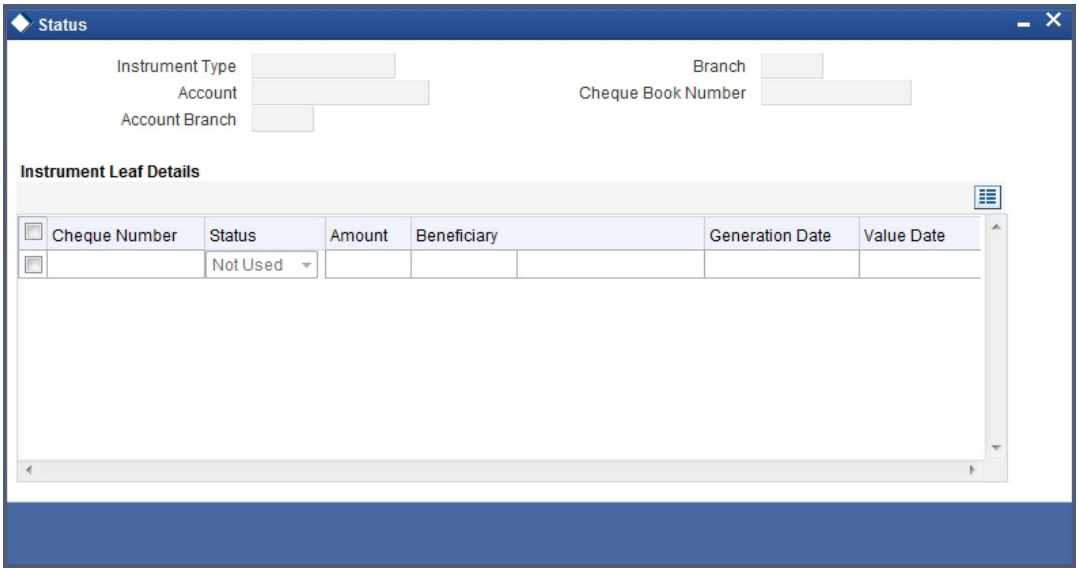
This is the miscellaneous GL that is credited with the consolidated Cheque amount when an Ft upload occurs. The suspense GL (Account associated with the instrument type) is debited for this amount.

On selection of the account, the branch in which the account resides gets defaulted. If you select a GL, the current branch gets defaulted.

After you save and authorize the record, the system automatically generates the Cheque leaf numbers based on the Cheque book number and the total number of Cheque leaves you have defined for the book. The system also maintains the status of each leaf in the book.

15.2.1 Viewing the Cheque Leaf Number and Status

Click ‘Status’ button in the ‘Instrument Type Maintenance’ screen to invoke the ‘Status of Cheque’ screen. In this screen, you will see the individual Cheque numbers and Cheque status. By default the status of a Cheque is ‘Not Used’.



The operation you perform on a Cheque book effects the corresponding Cheque leaves also. For instance, if you choose to close a Cheque book, the status of the Cheque leaves is also automatically updated to ‘Cancelled’. On reopening the Cheque book, the status becomes ‘Not Used’ again.

15.2.2 Defining Cheque Details

After the Cheque book is saved and authorized, you can view the details of the individual Cheque leaves in the ‘Instrument Type Leaf Maintenance’ screen. You can invoke this screen by double clicking on a record in the ‘Status of Cheque’ screen. Navigate to the desired Cheque book number, by using the previous and next arrow buttons in the toolbar. The following operations are not allowed:

- Creating a new record
- Copying a record

- Deleting a record
- Reopening a record
- Closing a record

The Messaging Subsystem of Oracle FLEXCUBE populates the following details whenever a Cheque is printed:

- Amount for which the Cheque is drawn
- Currency of the amount
- Beneficiary of the Cheque Date for which the Cheque was issued
- Date on which the Cheque was printed

You cannot change any of the above details. However, you are allowed to change the status of a Cheque. Select ‘Modify’ from the Actions Menu in the Application toolbar or click unlock icon to make the changes.

The status of Cheque is modified through the ‘Change Instrument Status’ screen. Click ‘Change Status To’ button to display this screen.

You will be allowed only the following status changes:

- A ‘Used’ status to a ‘Cancelled’ status
- A ‘Not Used’ status to a ‘Cancelled’ status

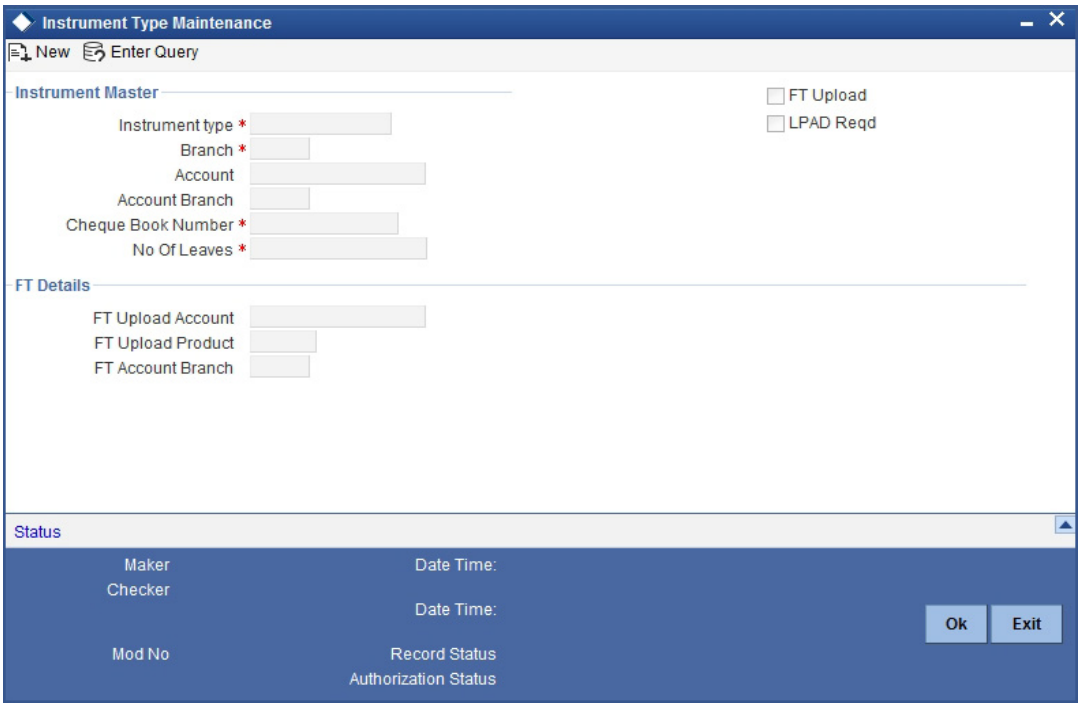
Note

You cannot change the status of a ‘Cancelled’ Cheque.

15.3 FT Upload

You can configure Ft upload function to be run as part of the EOD operations.

You can invoke the ‘Instrument Type Maintenance’ screen by typing ‘ISDINSMS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



All the consolidated Cheque s that are printed and for which the Ft Upload option is selected, get uploaded when this process is run. Click ’Exit’ or ‘Cancel’ button to execute the upload process. The system generates an Ft Contract Ref No. for each transaction contributing towards the consolidated Cheque amount and credits the Ft Upload Account with each amount individually, thus keeping a track of all such transactions.

15.3.1 Associating an Instrument Type with a Settlement Instruction

If the settlement account of a settlement instruction is the nostro with another bank, the settlement instruction is automatically associated with the instrument type associated with the nostro. It is displayed in the ‘Instrument Type’ field of the ‘Settlement Message Details’ screen. You can also select a different instrument type from the option list provided.

Note

The instrument type will get defaulted only if you associate the liquidating event with the advice tag PAYMENT _MESSAGE.

15.4 MT110 and MT111 Generation

MT110 and MT111 will be generated from Instruments module.

- MT110 is generated whenever a foreign currency draft is issued from Instruments module and the message is sent to the bank on which the draft is drawn.
- MT111 is generated whenever a foreign currency draft is marked for stop payment and is sent to the bank where the draft is payable

Processing MT110 and MT111

Message type DD_ISSUE will be used to generate MT110 and DD_STOP_PMNT for MT111. You can link these message types to products in the DD status maintenance. In the DD status maintenance these message types will be input across the INIT and the STOP statuses. If

DD_ISSUE is linked to an INIT product the existing message DEMDRAFT also will get printed along with MT110. Since this messages are going to be generated only for DD's issued in currencies other that USD and CAD separate instrument type has to be maintained for issuing DD's in other currency. This is because the message and product linkage is in the DD status maintenance. The receiver of the message will be the BIC code for the customer of the NOSTRO account / Credit Account.

The receiver will be obtained in the following way.

- The credit account specified as the DAO account would be picked as the receiver. The offset account is credited along with the debit of remitter account
- A DAO account needs to be maintained in the Teller-> Demand draft details for each bank +branch +currency combination
- The related customer of the credit account thus obtained will be determined
- The Swift address / BIC code for the customer will be obtained from the customer address/BIC directory

MT 110 and MT 111 generated will not have any funding advice. The fields 53A and 54A will not be populated for these messages.

The population of the tags of MT110 and MT111 will be as follows.

MT110 –

The receiver of MT110 will be the BIC for the customer corresponding to the Nostro a/c of the Liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument Date from DD transaction
Currency and Amount of Cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59. Beneficiary Name

MT111

The receiver of the MT111 will be the BIC for the customer corresponding to the Nostro a/c of the liquidation product's ARC setup.

Message Text	Message Contents
Transaction Reference Number	20: Contract Reference Number of the DD transaction
Number of the cheque	21: Instrument Number from the DD transaction
Date the cheque was issued	30: Instrument date from DD transaction
Currency and amount of cheque	32B: Instrument Currency, Instrument Amount
Payee of the cheque	59: Beneficiary Name

15.4.0.1 Mapping between Common Payment Gateway Fields and Instruments

The following table gives the mapping between the common payment gateway fields and the fields supported by Instruments. This mapping is maintained in the system using the message type – product category / product mapping screen.

Common Payment Gateway Field	Instruments Field
Source Reference	External Reference
Source Code	Source Code
Queue	Not mapped
Amount	Instrument Amount
Value Date	Instrument Date
Currency	Instrument Currency
Status	Not mapped
Error Reason	Not mapped
Contract Reference Number	Not mapped (Generated upon upload)
Customer Account Number	Account Number
Customer Account Currency	Account Currency
Customer Amount	Amount in Account Currency
Customer Value Date	Not mapped
Counterparty Account Number	Beneficiary Account
Counterparty Currency	Beneficiary Account Currency
Counterparty Amount	Offset Amount
Counterparty Value Date	Not mapped
Exchange Rate	Exchange Rate
By Order Of (5 Columns)	Not mapped
Our Correspondent (5 Columns)	Not mapped
Receiver's Correspondent (5 Columns)	Not mapped
Intermediary (5 Columns)	Not mapped
Account With Institution (5 Columns)	Not mapped
Beneficiary Institution1	Beneficiary Name
Beneficiary Institution 2	Beneficiary Address Line 1
Beneficiary Institution 3	Beneficiary Address Line 2
Beneficiary Institution 4	Beneficiary Address Line 3

Common Payment Gateway Field	Instruments Field
Beneficiary Institution 5	Beneficiary Address Line 4
Payment Details (5 Columns)	Not mapped
Sender to Receiver Information (5 Columns)	Not mapped
Bank Operation Code	Not mapped
Instruction Code	Not mapped
Related Reference Number	Not mapped
Reject Code	Not mapped
Reject Details	Not mapped
UDF_1	Instrument Number
UDF_2	DD MICR Number
UDF_3	Instrument Status
UDF_4	Identifier Name 1
UDF_5	Identifier Value 1
UDF_6	Identifier Name 2
UDF_7	Identifier Value 2
UDF_8	Identifier Name 3
UDF_9	Identifier Value 3
UDF_10	Identifier Name 4
UDF_11	Identifier Value 4
UDF_12	Identifier Name 5
UDF_13	Identifier Value 5
UDF_14	Identifier Name 6
UDF_15	Identifier Value 6
UDF_16	Charge Account
UDF_17	Expiry Date
Modification Number	Modification Number
UDF_18	SSN
UDF_19	Reissued Flag
UDF_20	Original Draft Number
UDF_21	Reissue Remarks

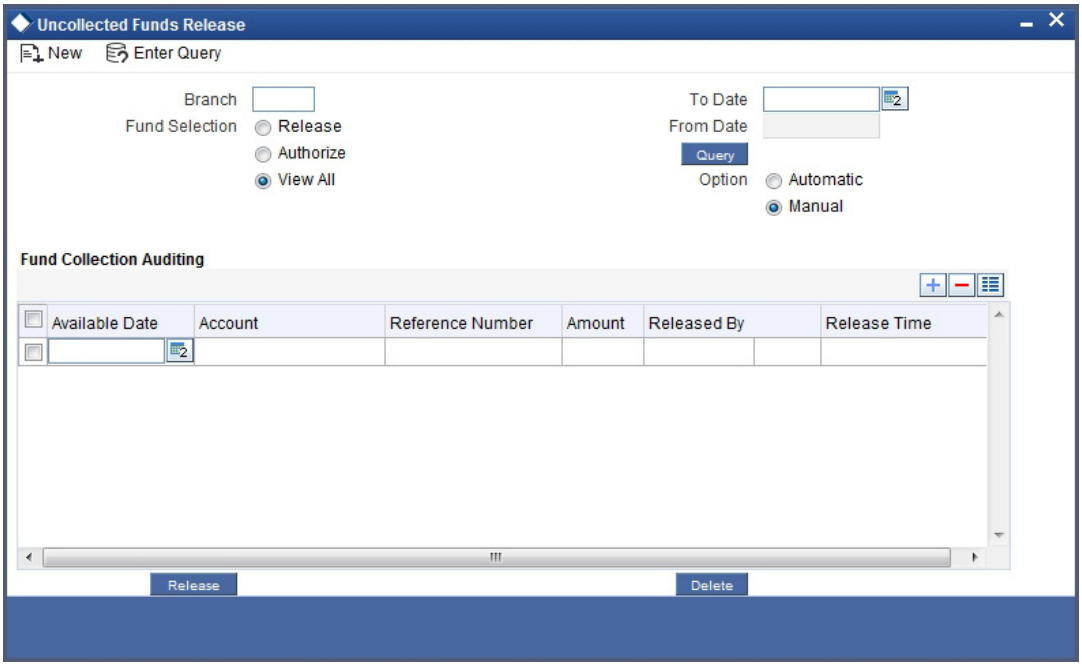
Common Payment Gateway Field	Instruments Field
UDF_22	Reissued Draft Number
UDF_23	Transaction Date
UDF_24	Beneficiary Customer Number
UDF_25	Print Status
UDF_26	Payable Bank
UDF_27	Copy of instrument printed
UDF_28	Offset Account
UDF_29	Offset Currency
UDF_30	Narrative
Maker Id	Maker Id
Maker Date Stamp	Maker Date Stamp
Authorizer Id	Authorizer Id
Chequeer Date Stamp	Chequeer Date Stamp
Record Status	Record Status
Authorization Status	Authorization Status
Authorized Once flag	Authorized Once flag
Message Type	Not mapped
Branch Code	Payable Branch
Version Number	Version Number
Latest Version Number	Not mapped
Customer Account Branch	Account Branch
Counterparty Account Branch	Offset Branch

15.5 Manual Processing for Uncollected Funds

Typically, uncollected funds on a payment instrument will be actually cleared after a specified time interval, depending upon the type of instrument. This is referred to as the ‘availability information’ for uncollected funds. The availability information is maintained for each kind of transaction in your bank, represented by transaction codes in Oracle FLEXCUBE. You can manually make available (or release) uncollected funds, before the available date, for credit transactions.

15.5.1 Operations that you can Perform

You can invoke the 'Uncollected Funds Release' screen by typing 'ACDMUNCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the Uncollected Funds Release screen, you can choose to:

- Release the uncollected funds for a credit transaction for which manual release has been specified, or for which a float period has been specified. You can release the funds before the available date is reached. The release can be automatic or manual. If automatic, you can specify a To Date, and any transactions whose available date falls between the application date and specified To Date can be released.
- Specify a new available date for a credit transaction
- Authorize any previous release of uncollected funds for a transaction
- View any credit transactions for which manual release has been specified, or a float period has been specified, or in respect of which funds have been previously released and the release is pending authorization.

The operation you select here is used both to retrieve the transaction in this screen, and for application of the operation when you select a transaction from the retrieved transaction list. Once a record is released, the system internally stores the user ID of the person who released the funds along with the release time.

15.5.1.1 Retrieving a Transaction

To perform any of these operations on a credit transaction, you must first retrieve the transaction in this screen. To do so, you can employ any of the following means:

- Select the operation you want to perform, by selecting the appropriate radio button in the Fund Selection section
- Select the release option, either Automatic or Manual, in the Option section. If you specify an automatic release option, specify a To Date

15.5.1.2 Selecting a Transaction for an Operation

After you have retrieved the transaction, the following details of the transaction are displayed:

- The Available Date
- The Account pertaining to the specified Uncollected Fund
- Reference Number
- Amount of the transaction
- Release details, such as the user that released the transaction, and time of the release

In the list, Cheque the 'Select' box in the row of the transaction for which you want to perform the selected operation, and then click 'Exit' button.

15.5.1.3 Making uncollected Funds available before the Available Date

You can use the Uncollected Funds Manual Release screen to indicate that uncollected funds must be made available before the available date. In this screen, you must first display the record of the transaction with uncollected funds, unlock it, and make funds available on the application date, in the manner described above. The system sets the available date for such a transaction as the application date, thereby ensuring the release of funds.

15.5.1.4 Changing the Available Date for a Transaction with uncollected Funds

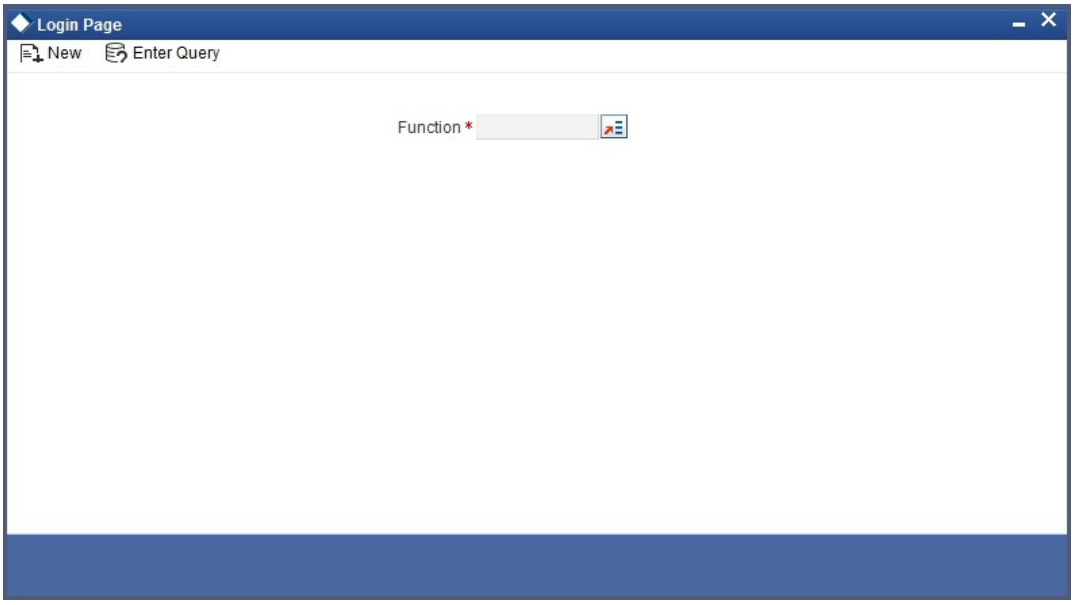
In the Uncollected Funds Manual Release screen, you can also choose to change the available date for a transaction with uncollected funds. To do this, you must first display the record of the transaction with uncollected funds, unlock it, and specify a new available date in the Available Date field. The system sets the available date for such a transaction as the new date you have specified.

You can only specify a future date when you are changing the available date for a transaction with uncollected funds.

15.6 Intra-day Release of Uncollected Funds

During the course of a business day, you can manually release uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date. You can do this by executing the Intraday Funds Release batch process, in the Intraday Funds Release screen.

You can invoke the 'Intra Day Batch Start' screen by typing 'BADIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



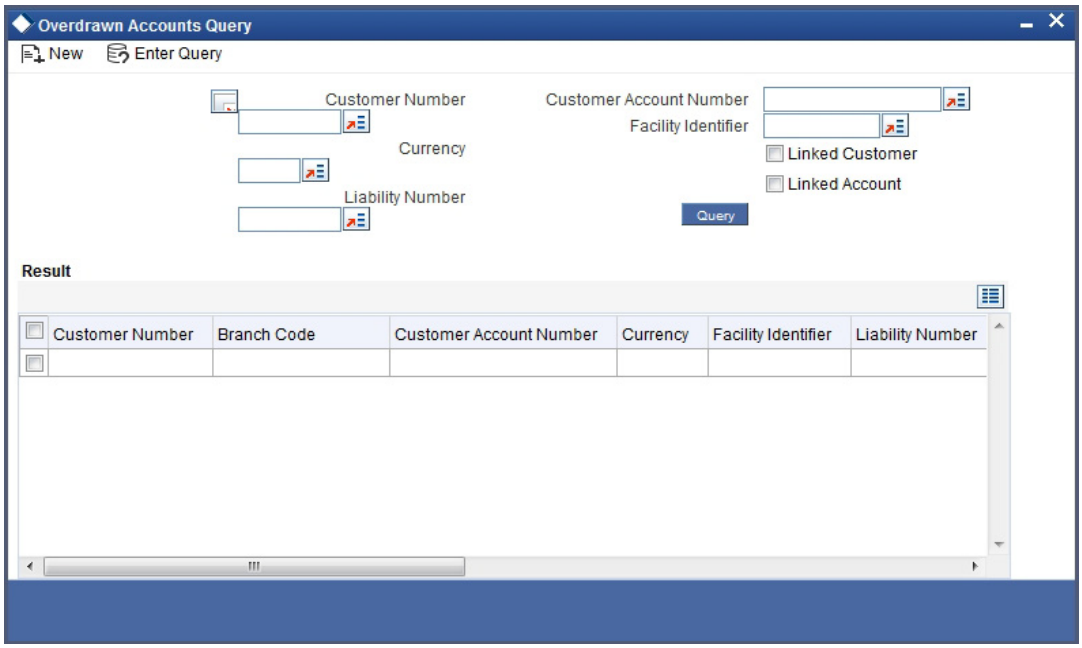
The Beginning of Day process skips the release of uncollected funds in respect of transactions posted using a transaction code for which the Intraday Release option has been enabled.

During the End of Day batch process, uncollected funds for transactions that have been posted using a transaction code for which the Intraday Release option has been enabled, and are due for release on or before the current date, are released. This takes place after all the End of Transaction Input (EOTI) validations are performed.

The EOD batch processing ensures that, if the Intraday Release batch is not run, or the transactions are posted after the Intraday Release batch is run, and the funds are due to be released, the same is done. This is done just after performing all pre EOTI validations.

15.6.1 Querying for Details on Overdrawn Accounts

You can query for details of accounts that are overdrawn over limits through the 'Overdrawn Accounts Query' screen.



You can view the following information in this screen:

- Customer Number
- Account Branch
- Account Number
- Account Currency
- Facility Identifier
- Line ID
- Liability Number
- Payable Balance: This is the available balance after taking limits into account. This is the sum of the temporary overdraft and the minimum of the available amount for the line and the sub limit.
- Uncollected Funds- the funds which are pending collection on the customer account.
- Uncollected Funds Limit
- Withdrawable Uncollected Funds - this is the uncollected funds that will be released either today or with a value date lesser than today. This is determined by your specification for the Withdrawable Uncollected Funds Basis at the branch level, subject to uncollected funds limit at the account level.

Note

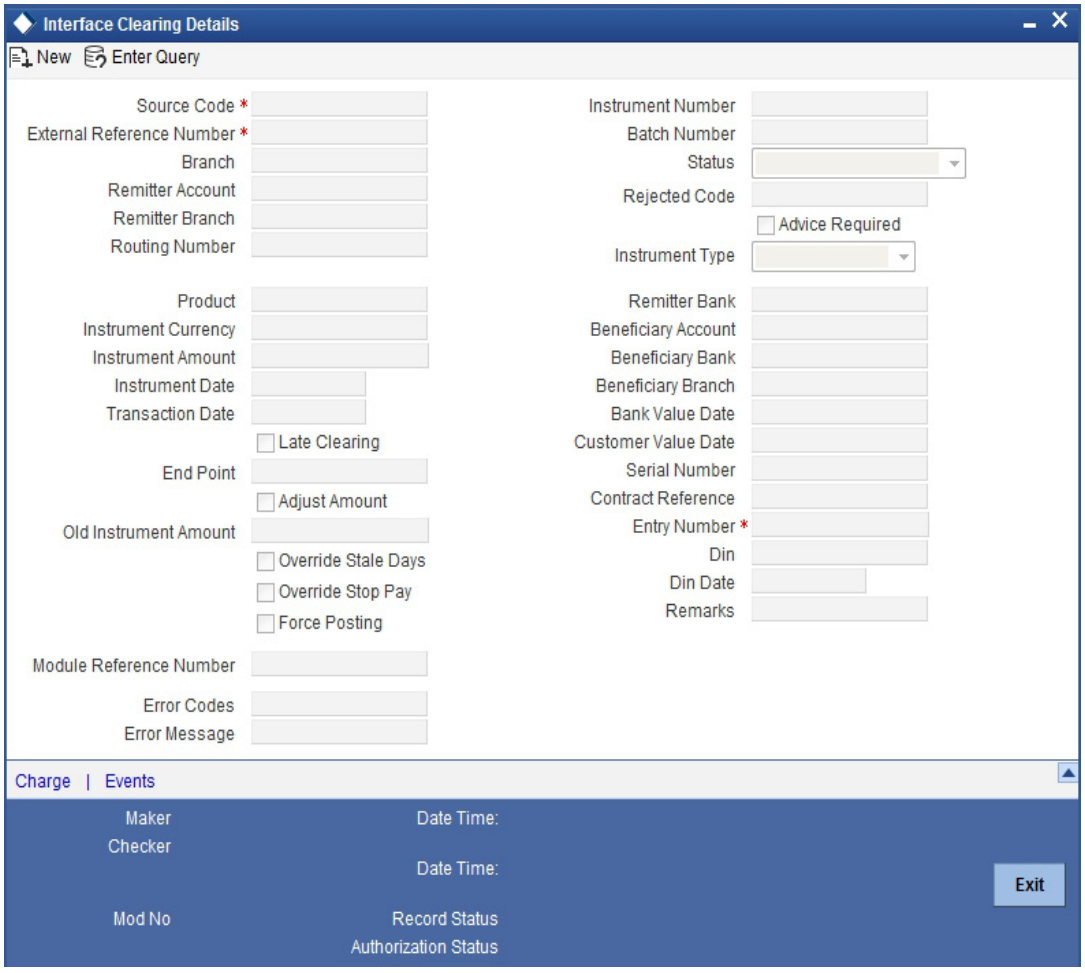
If, for a branch, you have specified the Uncollected Funds Basis as 'Uncollected', then the total of uncollected funds is treated as uncollected funds. If your specification is 'Uncollected funds Avl same day', then only that amount of uncollected funds which is available for the current day or any previous day is treated as uncollected funds.

Overdrawn balance: The sum of payable balance including limits and the withdrawable uncollected funds subject to uncollected funds limits. The overdrawn balance should be negative.

Intraday uncollected fund release batch status

15.7 Interface Clearing Details

You can invoke the 'Interface Clearing Details' screen by typing 'IFDCLGDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. You can view the details of clearing transactions triggered from any clearing and PDC using this screen.



You can query for the interface details based on the following criteria:

Source Code

Specify the source code for clearing transaction.

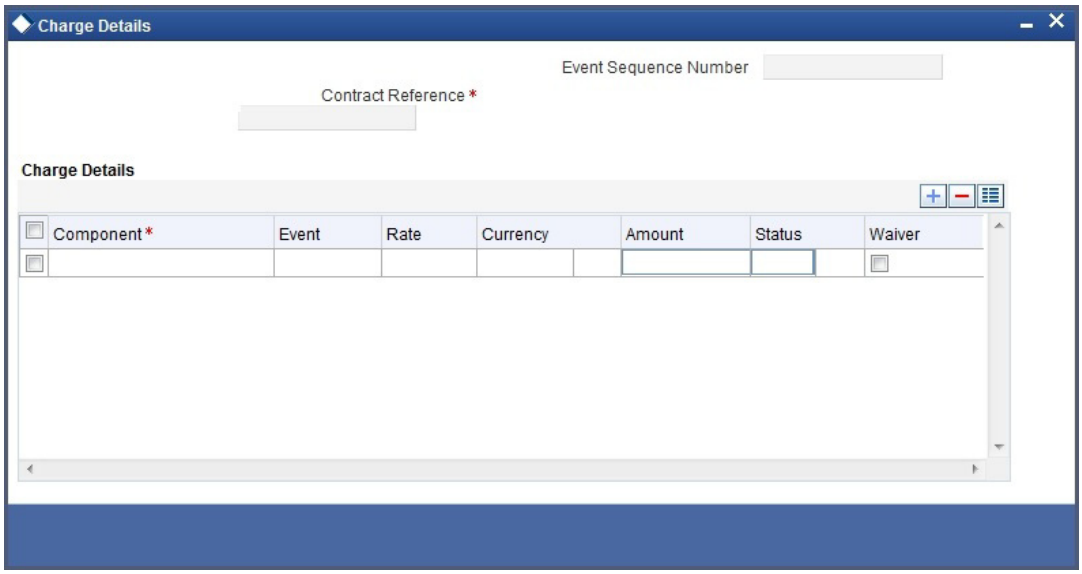
External Reference

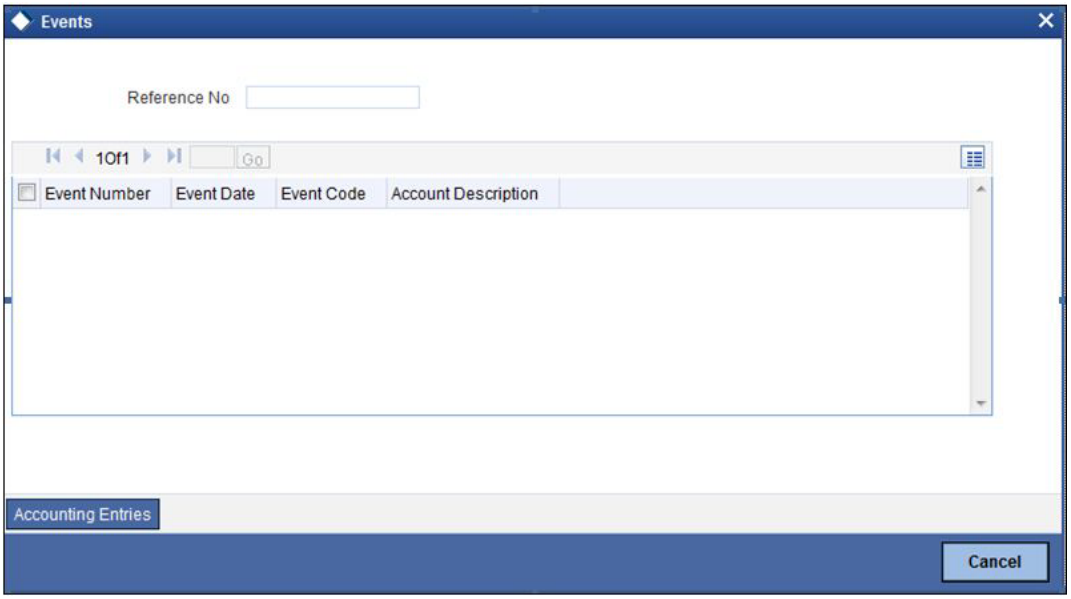
Specify the external reference number.

- Click 'Execute Query'. The system displays the following details:Branch
- Remitter Account
- Remitter Branch
- Routing Number

- Product
- Instrument Currency
- Instrument Amount
- Instrument Date
- Transaction Date
- Late Clearing
- End Point
- Adjust Amount
- Old Instrument Amount
- Override Stale Days
- Override Stop Pay
- Force Posting
- Module Reference Number
- Error Codes
- Error Message
- Instrument Number
- Batch Number
- Status
- Rejected Code
- Advice Required
- Instrument Type
- Remitter Bank
- Beneficiary Account
- Beneficiary Bank
- Beneficiary Branch
- Bank Value Date
- Customer Value Date
- Serial Number
- Contract Reference
- Entry Number
- Din
- Din Date
- Remarks - The system defaults the remarks based on the narrative maintained in the respective data entry screen.

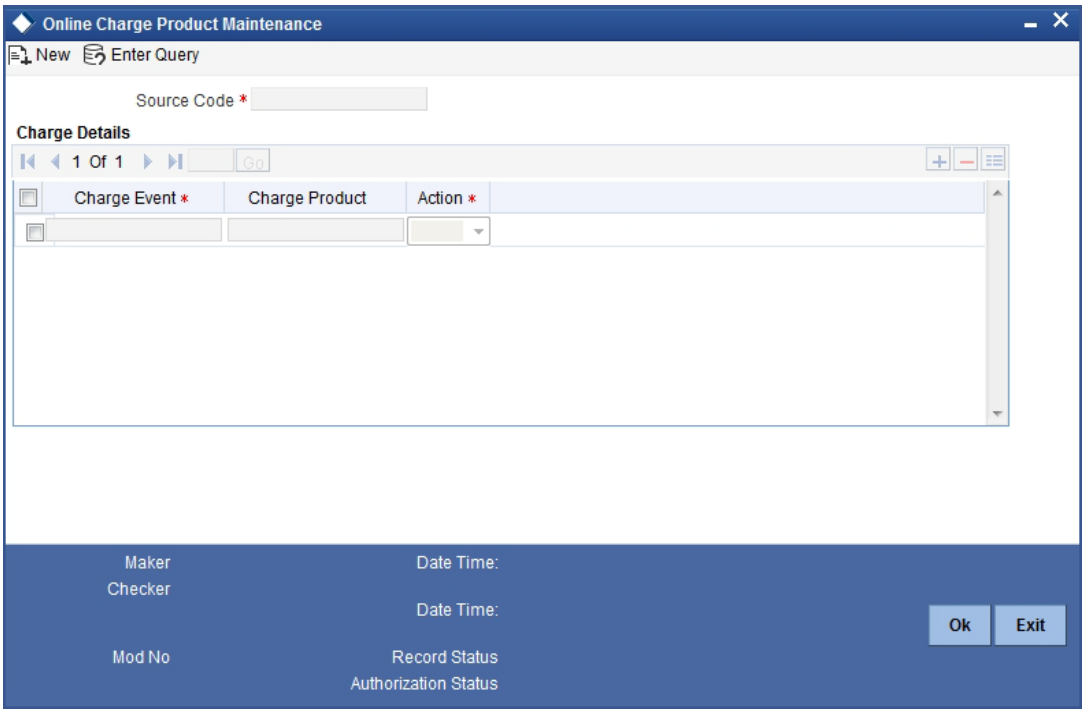
The system also displays the Charge and Events details in the respective windows.


Charge Details
Event Sequence Number
Contract Reference *
Charge Details
Component *
Event
Rate
Currency
Amount
Status
Waiver


Events
Reference No
1Of1
Go
Event Number
Event Date
Event Code
Account Description
Accounting Entries
Cancel

15.8 Maintaining Online Charges for Products

Oracle FLEXCUBE allows you to maintain charge products and events 'Online Charge Product Maintenance' screen. You can invoke this screen by typing 'STDCHGMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details here:

Source Code

Specify the source code. The adjoining option displays all the source code maintained in the system. You can choose the appropriate one.

> **Note**
>
> It can be FLEXCUBE, FLEXBRANCH, ACUMEN and so on.

Charge Details

Charge Event

Specify the charge event. The adjoining option displays all the valid Oracle FLEXCUBE Function ids or products available in the system. You can choose the appropriate one.

Description

The system displays a brief description of the product or function id.

Charge Product

Specify the charge product. The adjoining option displays all the valid the valid charge product maintained at arc level. You can choose the appropriate one.

Action

Select the action you want the system to perform from the option list. The options available are as follows:

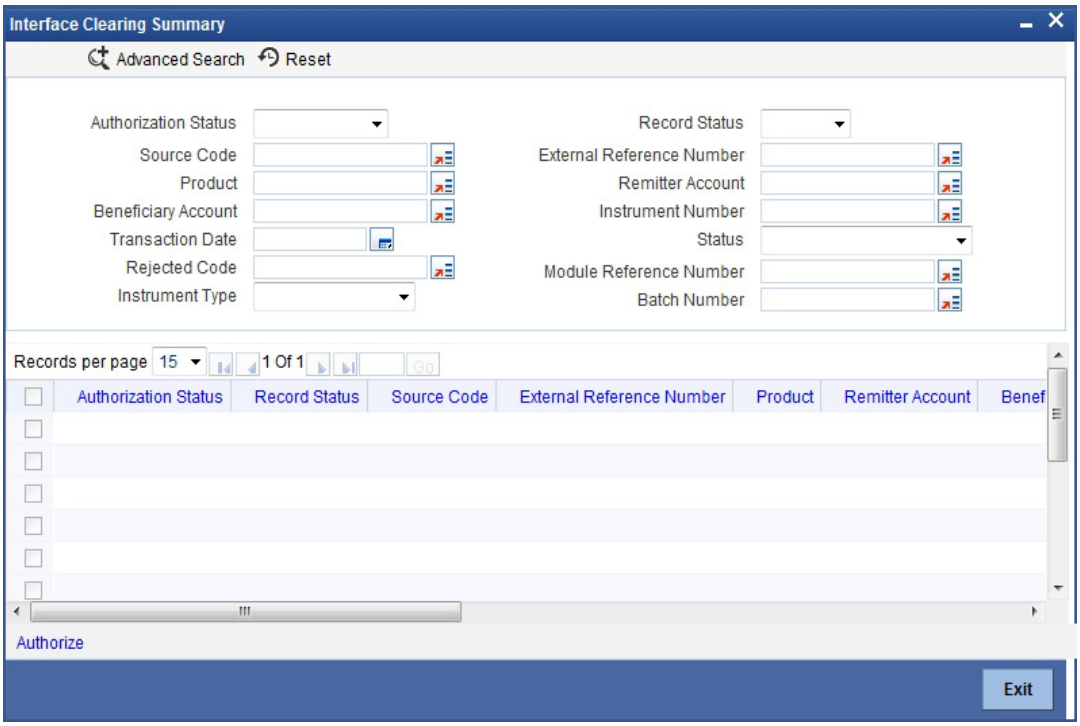
- New
- Auth
- Modify
- Close

Note

- You can link a retail teller charge product to the host function id STDCUSAC using the Online Charge Product Maintenance screen if the action is ‘Close’.
- You can link a retail teller charge product to the branch screens Close Out Account Withdrawal (1301), Close Out Account Withdrawal by Multi mode (1350), Close out Account Withdrawal by Bankers Cheque (1300) and Close out withdrawal by FT (1320), using the Online Charge Product Maintenance screen, if the action is ‘New’.
- The RT product linked with the account closure related host and branch function ID in Online charge screen, should have the charge basis as "NUM-ACC-OPN-DAYS' at ARC level. When this basis is used, Slab type should be maintained as "SLAB" and Rate Type as “FLAT RATE”. The main offset accounting entry check box should be unchecked,

15.9 Viewing Interface Clearing Summary

You can view the summary details of the clearing transactions using ‘Interface Clearing Summary’ screen by typing ‘IFSCLGDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Source code
- Product

- Beneficiary Account
- Transaction Date
- Entry Number
- Module Reference
- Batch Number
- Record Status
- External Reference
- Remitter Account
- Instrument Number
- Status
- Rejected Code
- Instrument Type

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Source Code
- External Reference
- Product
- Branch
- Remitter Account
- Remitter Branch
- Beneficiary Account
- Instrument Number
- Transaction Date
- Routing Number
- Status
- Entry Number
- Rejected Code
- Advice Required
- Module Reference
- Instrument Type

16. Batch Processing

16.1 Introduction

The events that are to take place automatically are triggered off during what is called the Batch Process. The batch process is an automatic function that is run as a mandatory Beginning of Day (BOD) and/or End of Day (EOD) process. During EOD, the batch process should be run after end-of-transaction-input (EOTI) has been marked for the day, and before end-of-financial-input (EOFI) has been marked for the day. This chapter details the various batch operations that are done in this module.

16.2 Batch Process for Liquidating PDC Linked Schedules

You can configure the batch process for liquidating PDC linked schedules to process the payment of loan account components if the debit settlement mode is opted as PDC. This batch 'PDDLNLIQ is run either as EOD or as an intraday batch. The batch processes the liquidation of all accounts for which the schedule date or PDC activation date and customer value date is less than the application date.

On the cheque date the clearing transaction triggers the following accounting entries:

Debit/Credit	Amount	Accounting Role	Description
Debit	Cheque Amount	CLRNG_ACCOUNT	Clearing Account
Credit	Cheque Amount	CLRNG_OFS_ACCOUNT	Beneficiary Account

During liquidation the beneficiary account of the PDC contract is used as Debit Settlement Bridge. The system passes accounting entries fro MLIQ as follows:

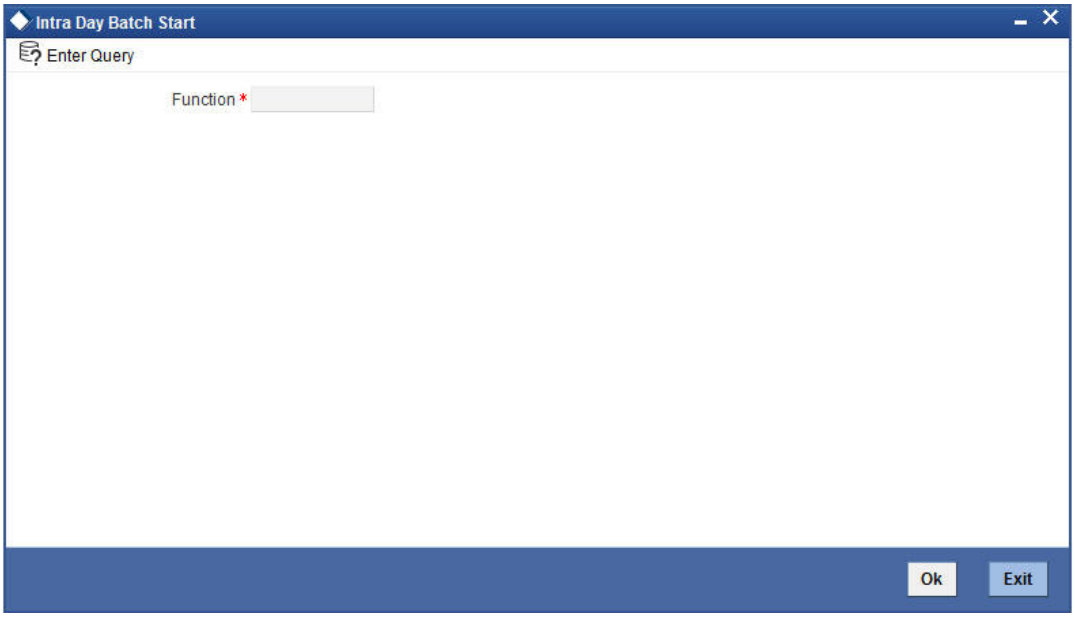
Debit/Credit	Amount Tag	Accounting Role
Debit	PRINCIPAL_LIQD	Beneficiary Account of PDC contract
Credit	PRINCIPAL_LIQD	Loan Account
Debit	MAIN_INT_LIQD	Beneficiary Account of PDC contract
Credit	MAIN_INT_LIQD	Main Interest Receivable

Note

If a PDC is returned or bounced due to any reason then you can represent the same PDC for payment again.

16.3 Processing of Customer De-duplication Batch

You can use this screen in case of a rule change and the reports need to be taken for the list of duplicate customers. You can invoke the 'Intra Day Batch Start' screen by typing 'BABIDBAT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the De-duplication batch function id ‘DEDUPEOD’ to run the customer de-duplication batch.

Only open customer accounts will be considered for the de-duplication check.

System initiates the de-duplication process based on the status maintained for deduplication check at head office with the status ‘U’ (Unprocessed). and ‘P’ (Processed).internally.

16.3.1 Processing Message Generation for Combined Statement

An EOD batch STCDSMT is run to process the message generation based on the statement cycle maintained in the ‘Combined Statement Maintenance’ screen.You can generate the message from the outgoing message browser once the EOD batch is processed. If the customer account in the statement plan belongs to different branches then the statement plan will display the account balance from the customer local branch. During EOD, combined statement will be generated monthly, whereas system applies charges to charge account based on the IC liquidation frequency.

17. Reports

17.1 Introduction

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), and history reports and so on.

From the Application Browser, select the Reports option. A list of all the modules to which you have access rights are displayed in the screen. When you click on a module, all the reports for which you have access rights under the selected module are displayed. Click on the report you want to generate. You will be given a selection Criteria based on which the report would be generated.

You can generate the following Current and Savings Account reports:

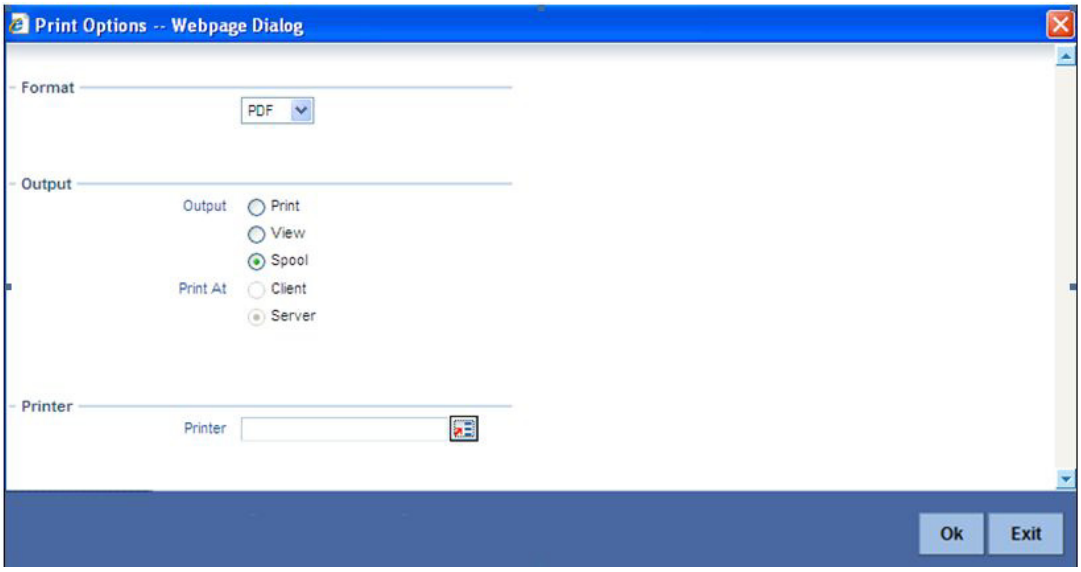
- Account Cheque Details Report
- CASA Stop Payment Report
- Customer Statistics Report
- Account Statement Report
- PDC Summary Report
- Interest Statement Report
- Dormant Activated Report
- Stop Cheques Maintained Report
- Post Dated Cheques Due Today Report
- Inter-Branch Accounts Opened Today Report
- Account Status Movement Report
- Variances Maintained Today Report
- Operating Instructions Not Captured Report
- Minor Customer Details Report
- Cheque Purchased Report
- Cheque Purchased Returned Today Report
- Drawer-wise Returned Today Report
- CASA-Overdraft Report
- Insignificant Balance Dormant Account Report
- CRR Movement Report
- Ad-hoc Combined Statement

Note

You can query or modify the account details of the customers whose accounts are permitted to you for the query/modification in the ‘Group Code Restriction’ screen.

17.2 Maintaining Printing Options for Reports

You can indicate preferences to print a report, while generating a report; however, the preferences are general.



The following are the common preferences you can maintain to print a report:

Format

Select the format in which you want the report to be generated from the options provided in the drop-down list. The following options are available:

- HTML
- RTF
- PDF
- Excel

Output

Select the output for the report from the options provided. The following options are available:

- Print – select this option if you wish to print the report
- View – select this option if you wish to view the contents of the report
- Spool – select this option if you wish to spool the report for further use

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

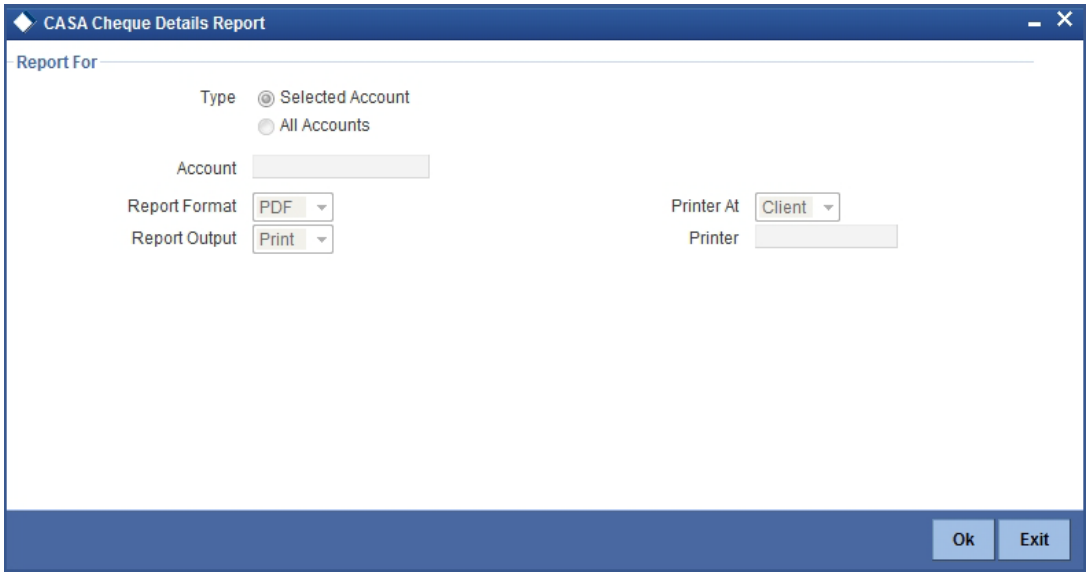
Printer

Specify the name of the printer or select it from the option list provided. All the configured printers are displayed in the list.

This is applicable only if you have specified the output as ‘Print’.

17.3 Account Cheque Details Report

This report gives details of the Cheques used, cancelled and rejected for an account. You can invoke this screen by typing ‘CARPCKDT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option ‘Selected Account’ if you want to generate the cheque book details report for a selected account. Select the option ‘All Accounts’ if you want to generate reports for all accounts.

Account

If you have selected the option ‘Selected Account’ select the account for which the cheque detail report has to be generated from the adjoining option list.

Contents of the report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the Cheque Book Details Report are discussed under the following heads:

Header

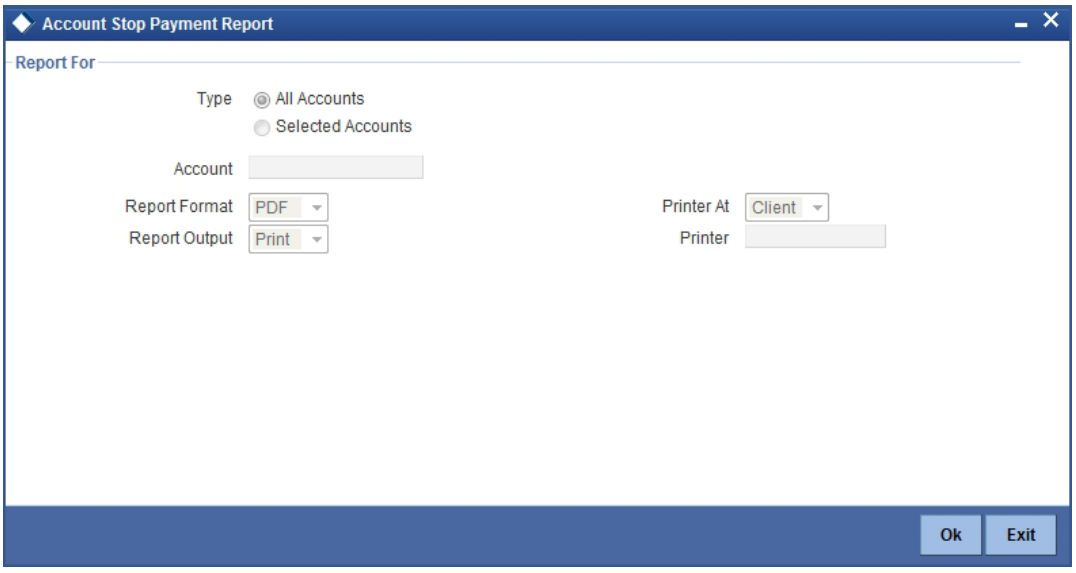
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Account	The account number of the customer
Description	The description of the account
Check Number	The Cheque leaf number
Status	The status of the cheque
Amount	The amount for which the cheque is issued
Presented On	The date on which the cheque is presented in the bank
Date on Cheque	The date as given on the cheque
Beneficiary	The name of the person in whose name the cheque is issued

17.4 CASA Stop Payment Report

This report gives details of the stop payment details issued on a cheque. You can invoke this screen by typing 'CARPSPMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Selection Options

You can indicate the following preferences for generating the report:

Report For

Select the option ‘Selected Account’ if you want to generate the cheque book details report for a selected account. Select the option ‘All Accounts’ if you want to generate reports for all accounts.

Account

If you have selected the option ‘Selected Account’ select the account for which the cheque detail report has to be generated from the adjoining option list.

Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Stop Payment Report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, page and the event date.

Body of the report

Account	The account number of the customer
Description	The description of the account
Stop Payment No	The stop payment instruction number
Type	The stop payment can be issued either on an amount or on cheque(s)
Start Check No	The starting cheque leaf number
End Cheque No	The ending cheque leaf number
Amount	The amount for which stop payment is done
Effective Date	The date from which the stop payment is effective
Expiry Date	The date on which the stop payment validity will expire

17.5 Customer Statistics Data

The table below displays customer statistics for the last six months.

Body of the report

Customer Number	FLEXCUBE Customer Number
Account No	FLEXCUBE Account Number
Acc Currency	Account Currency
Cust. Name	Customer name
Acc Branch	The branch in which the account was created
Last Debit	Last debit amount on the account for the month
Last Credit	Last credit amount on the account for the month
Last Over Draft	Last overdraft amount on the account for the month
Simple Average Balance	Simple Average balance of the account for the month
Minimum Balance	Minimum balance of the account for the month
Maximum balance	Maximum balance of the account for the month
No of Dr transactions	Number of debit transactions for that month
No of Cr Transactions	Number of credit transactions for that month
Closing Balance	Month end closing balance of that account
Total Balance	The balance of account (including the limit + uncleared / uncollected funds)
No of Returned Cheques	Total number of cheques returned on the account for that month
Debit Interest	Month END IC (Debit interest liquidated for that account only will be considered)
N.S.F	Number of transactions which could not be completed owing to Insufficient Balance in the account for the month
CHG'BLE TR	Number of chargeable transactions for the month

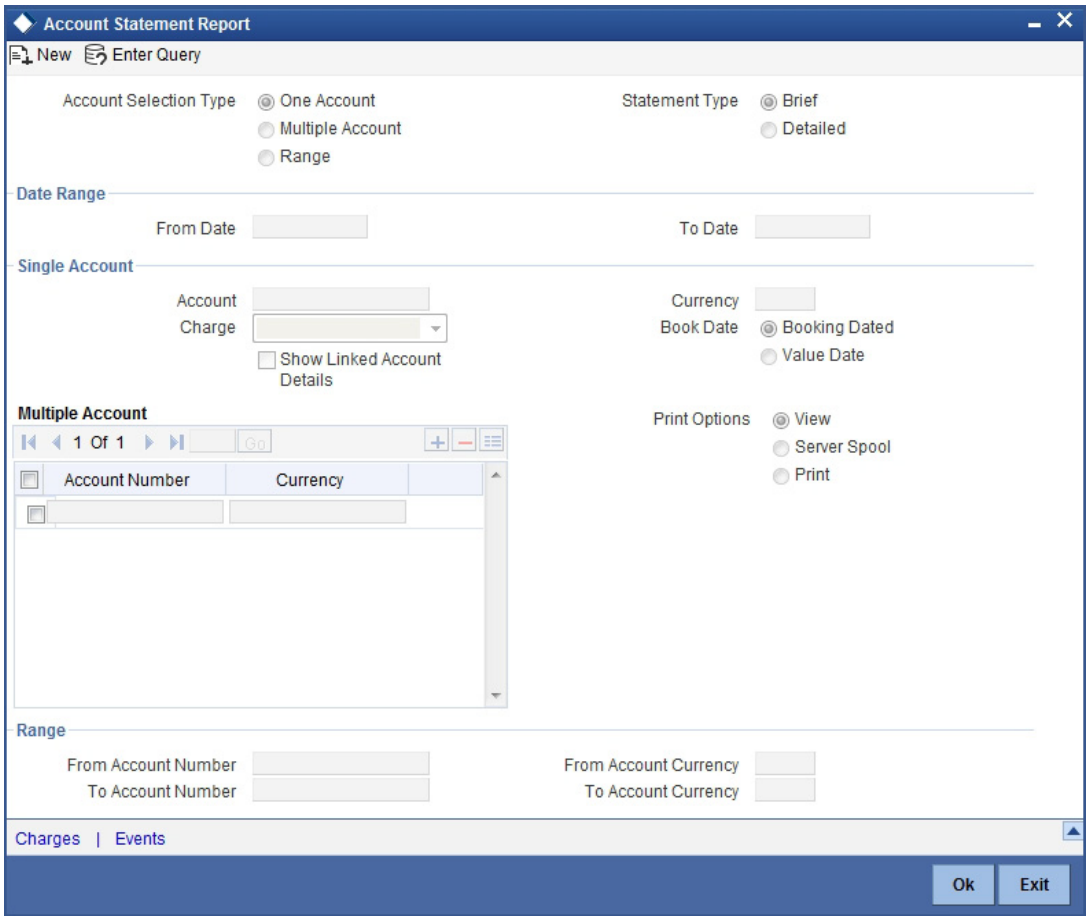
DB.CHK.RTD	Number of cheques returned for the month
Debit AVG	Debit average for the month
Days in Debit	Number of days in debit for the month
Monthly Debit AVG	Debit average for the month
Credit AVG	Credit average
Days in Credit	Number of days in Credit for the month
Monthly Credit AVG	Monthly credit average
XOD AVG	Excess overdraft average for the month
DAYS XOD	Number of days in excess overdraft for the month
MNTH AV	Excess overdraft average
Number of times gone into Overdraft	Number of times the account went into overdraft for the month

Note

The balance is shown in terms of the account currency.

17.6 Account Statement Reports

You can get the details of the account statement reports using ‘Account Statement Reports’ screen. You can invoke this screen by typing ‘ACDOPTN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can indicate the following preferences for generating the report:

Account Selection Type

You have to indicate the account selection type of the customer. The options available are:

- One Account
- Multiple Account
- Range

Statement Type

You have to indicate the statement type of the customer. The options available are:

- Brief
- Detailed

Date Range

You can indicate the following:

From Date

Specify the date from when you are generating this report.

To Date

Specify the date till when you are generating this report.

Single Account

Account Number

Specify the account number. The option list displays all valid account numbers. Choose the appropriate one.

Account Currency

Specify the account currency. The option list displays all valid account currencies. Choose the appropriate one.

Charge

You have to indicate the type of charges. The options available are:

- Null - Select this option If statement needs to be generated devoid of charge
- Fixed Charge - Select this option If statement needs to be generated with a fixed amount of charge
- Based on date Range - Select this option of statement needs to be generated and the charge for the same will be based on the duration of the period selected. (Difference between the from date and the to-date)
- Online Charge – Select this option if the statement needs to be generated and online charge is included.

Show Linked A/C Details

Check this box if you wish to show linked account details.

Dates

You have to indicate the type of dates. The options available are:

- Booking Dated
- Value Dated

Select Multiple Accounts

Account Number

Specify the account number. The option list displays all valid account numbers. Choose the appropriate one.

Print Options

You have to indicate the type of print options. The options available are:

- View
- Sever Spool

From Account Number

Specify the account number from which the report needs to be generated. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

To Account Number

Specify the account number to which the report needs to be generated. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

From Account Currency

Specify the account currency from which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

To Account Currency

Specify the account currency to which the report needs to be generated. You can select the appropriate currency from the adjoining option list that displays all the currencies maintained in the system.

Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Account Statement Report are discussed under the following heads:

Header

An Account Statement is the record of transactions and their effect on account balances over a specified period of time for a given account. An Account Statement lists the debits and credits that took place over a time period.

The Header carries the title of the Report, information on the Account Number of the user generating the report.

Body of the report

Branch Name	This is the branch where the account resides.
Branch Address 1	This is the address of the branch.
Branch Address 2	This is the address of the branch.
Branch Address 3	This is the address of the branch.
Account Number	Details about customer account Number.
From date	This is from date.
To date	This is to date.
Page Number	This is the page number.
As of Date	As of date.
Customer Number	This is the customer number.
Customer Name	This is the customer name.
Customer Address 1	This is the address of the customer.
Customer Address 2	This is the address of the customer.
Customer Address 3	This is the address of the customer.

Customer Address 4	This is the address of the customer.
Opening Balance	This is the opening balance of the customer.
Transaction code Description	This is the description of the transaction code.
Transaction reference Number	This is the reference number of the account for which transaction details is being reported
Opening Date	The opening date of the account.
Previous Date	Gives the date of the previous statement.
Transaction Booking Date	This is the transaction booking date.
Transaction Amount	This is the transaction amount.
Additional Information	Gives some additional information.
Debit-Credit Indicator	This indicates the nature of the transaction – debit or credit.
Closing Balance	This indicates the closing balance.
Available Balance	This indicates the available balance.
Blocked Balance	This indicates the blocked balance.
Uncollected Balance	This indicates the uncollected balance.
Number of Debits	Indicates the number of debit transactions.
Number of Credits	Indicates the number of credit transactions.
Total Debit Value	Indicates the total debit value.
Total Credit Value	Indicates the total credit value.
Current Average Monthly Balance	Indicates the current average monthly balance.
Previous Average Monthly Balance	Indicates the previous average monthly balance.
Current Average Quarterly Balance	Indicates the average quarterly balance.
Previous Average Quarterly Balance	Indicates the previous average quarterly balance.

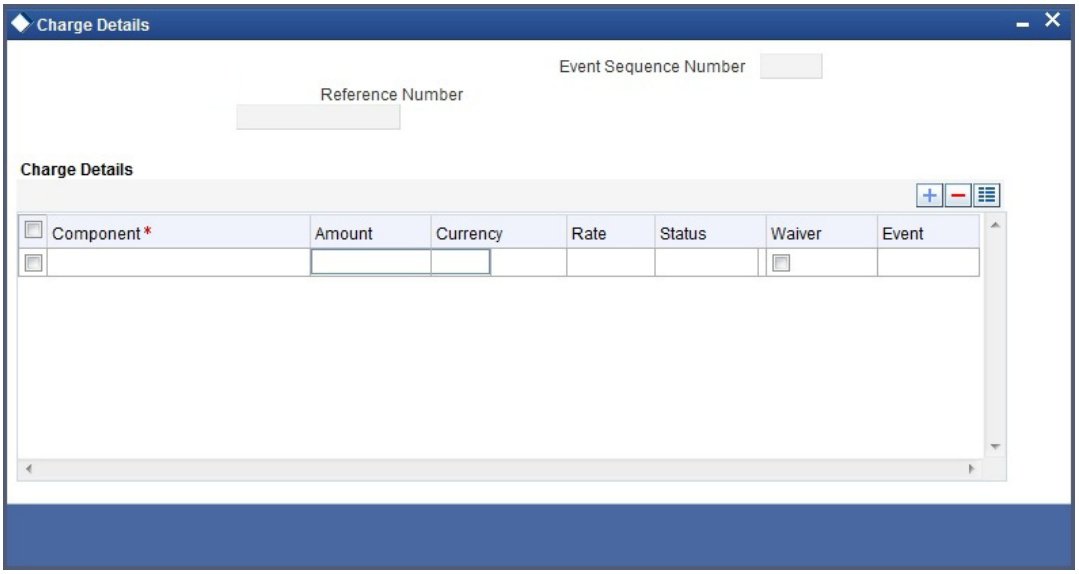
Note

The month end job ACBCSTAT batch runs in EOFI to compute account statistics and ACSTHAND batch runs at EOTI with daily frequency.

Click 'OK' button when you have specified your preferences in the 'Account Statement Reports' screen. The 'Print Options' screen gets displayed, where you can specify the preferences for printing the report.

17.6.1 Viewing Charge Details

You can view the charges for online statement generation in the 'Charge Details' screen. Click on 'Charges' button to invoke 'Charge Details' screen.



Contract Reference

System displays the contract reference number here.

Charge Liquidation

System displays the following details under this section:

- ESN - Event sequence number
- Component - Charge component name
- Charge Currency - Charge currency
- Charge Amount - Computed charge amount
- Waiver - If this box is checked, then charge will be waived.

Waiver

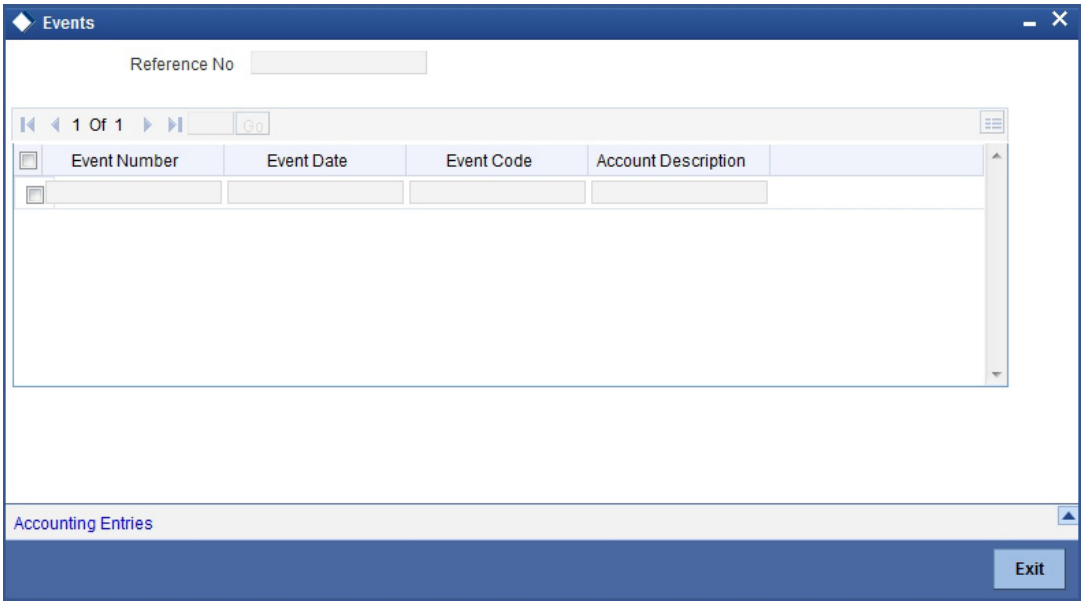
Check this box to waive the charge.

Charge Amount

System displays the calculated charge amount here. You can amend this, if required.

17.6.2 Viewing Events

Click on ‘Events’ button to invoke ‘Events’ screen.’



Reference Number

System displays the reference number here.

Events

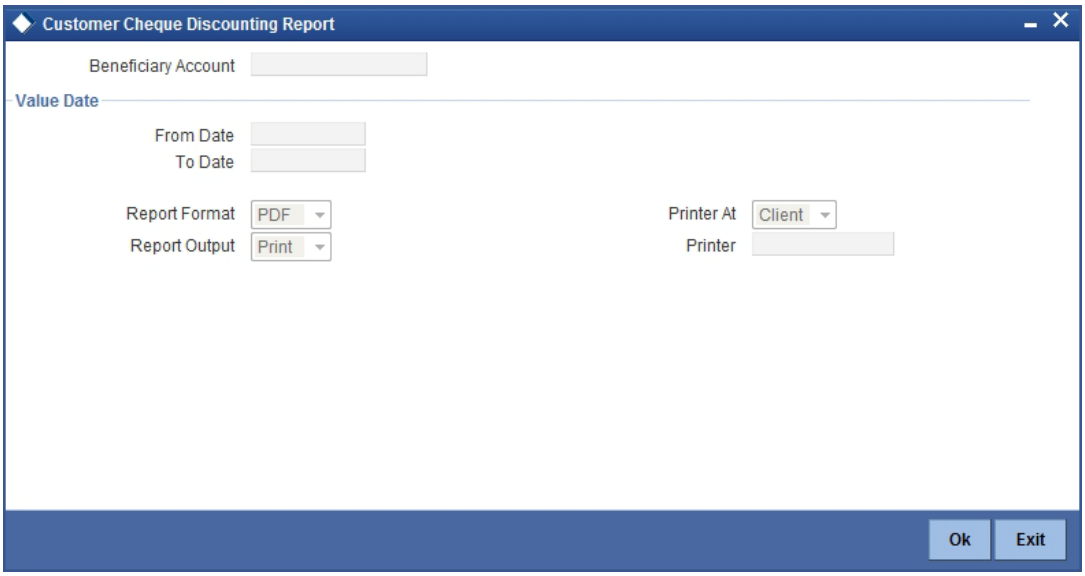
System displays the following details under this section:

- Event Number - Event sequence number
- Event Date- Date of the event
- Event Code - event code of the transaction
- Description - event code description

17.7 PDC Summary Report

PDC Summary report displays the details of all the cheques discounted for an account.You can generate report for post dated cheque details using ‘Customer Cheque Discounting

Report' screen by typing 'PDRCHDRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Beneficiary Account

Specify the beneficiary account. The adjoining option list displays the list of all the valid beneficiary accounts maintained in the system. You can choose the appropriate one.

Value Date

From Date

Enter the date from when you are generating this report.

To Date

Enter the date till when you are generating this report.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

Body of the report

The generated report will have the following information:

Field Name	Field Description
Account No./Deposit No.	This indicates the TD account Number
Product code	This indicates the product code
Product description	This indicates the product description
Customer ID	This indicates the customer Id
Customer Name	This indicates the customer name
Cheque number	This indicates the cheque number
Discounted date	This indicates the discounted date
Cheque date	This indicates the cheque date

Field Name	Field Description
Cheque CCY	This indicates the cheque currency
Cheque amount	This indicates the cheque amount
Cheque Status	This indicates the cheque status
Drawer identification	This indicates the drawer identification
Drawer Name	This indicates the drawer name
Drawer bank code (for the cheque)	This indicates the drawer bank code for the cheque

Aggregation Fields

Field Name	Field Description
Total cheque amount	This indicates the total cheque amount
Total Number of cheque	This indicates the total number of cheque

17.8 Cheque Cancellation Report

Oracle FLEXCUBE generates a report that contains the details of cheques that are cancelled and revised on a daily basis. This report is generated everyday during end of day operations.

17.8.1 Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body

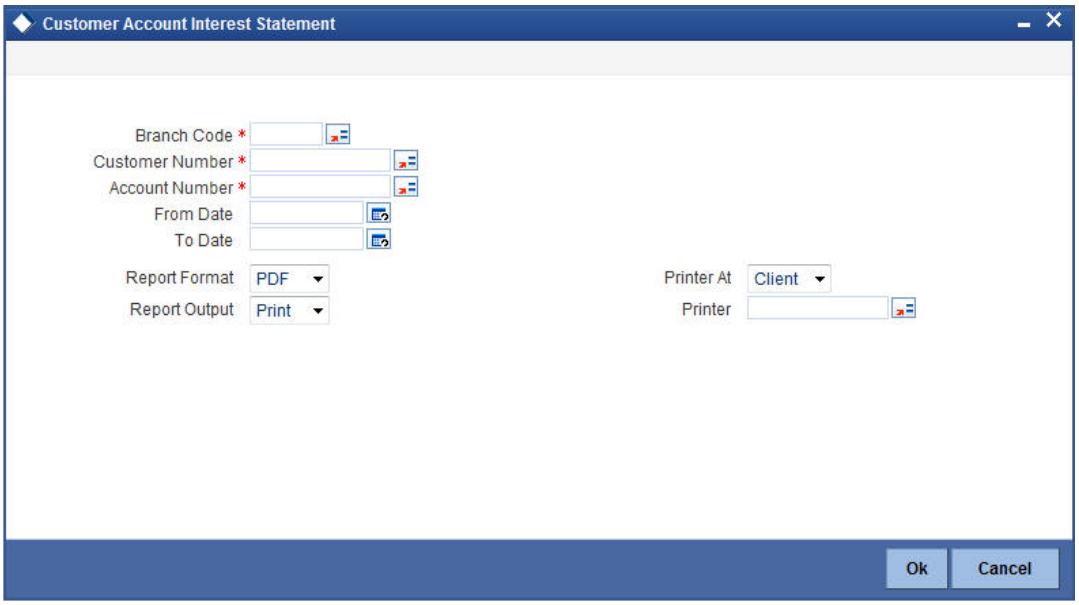
Field Name	Field Description
Product Code	PDC Product
Account Number	Beneficiary account number
Account Name	Beneficiary account description
Cheque Purchase Number	Transaction reference number
Cheque Number	Instrument Number
Purchase Amount	Cheque amount; Purchase/discount will be done for the entire amount
Currency	Currency of the instrument
Interest Amount	Interest Amount (Interest will be applicable for cheques discounted only. Interest will be computed from the purchase date till the liquidation date)
SC Amount	Service charge amount
Clearing Transaction Reference Number	Outward clearing transaction reference number for pdc purchased
Teller ID	Maker ID of the transaction
Authorizer ID	Checker ID of the transaction
Status	Cheque status
Reject Code	Reject code for cancellation
Reject Reason	Reject reason for cancellation

17.9 Interest Statement Report

Oracle FLEXCUBE facilitates generation of the Interest Statement Report for Customer Accounts without liquidating the Customer Accounts.

You can generate Interest Statement Report for Customer Accounts using ‘Customer Account Interest Statement’ screen. You can invoke this screen by typing ‘CARINSTM’ in the

field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid branch code in which the customer has an account. The adjoining option list displays all valid and authorized Branch codes. You can select the appropriate one.

Customer Number

Specify a valid customer identification number. The adjoining option list displays all valid and authorized customer identification numbers. You can select the appropriate one.

Account Number

Specify a valid customer account number for which you wish to generate the interest statement report. The adjoining option list displays all valid, authorized savings and current account numbers. You can select the appropriate one.

From Date

Specify the date from when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

To Date

Enter the date till when you wish to generate the interest statement report for the specified customer account, from the adjoining calendar.

Note

'To Date' cannot be a future date

Contents of the Report

The report contains the following details:

Header

Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Op ID	Current user
Report Run Date	Current system date
Report Run Time	Current system time

Body of the Report

The generated report will provide the following information:

Field Name	Field Description
Customer Number	Indicates the customer number
Account Number	Indicates the account number
Currency	Indicates the currency of the transaction
Name	Indicates the name of the customer
Product	Indicates the product for which the credit and debit details are displayed
From Date	This indicates date from when the interest is computed
To Date	This indicates date till when the interest is computed
Interest Balance	Indicates the interest balance
Number of Days	This indicates number of days for which the interest is computed
Interest Rate	This indicates interest rate based on which the interest is computed
Amount	This indicates calculated interest amount
Total Credit Capitalized	Indicates the total credit capitalized
Total Debit Capitalized	Indicates the total debit capitalized
Total Tax Amount	This indicates the total tax amount over the interest amount in the specified period

Note

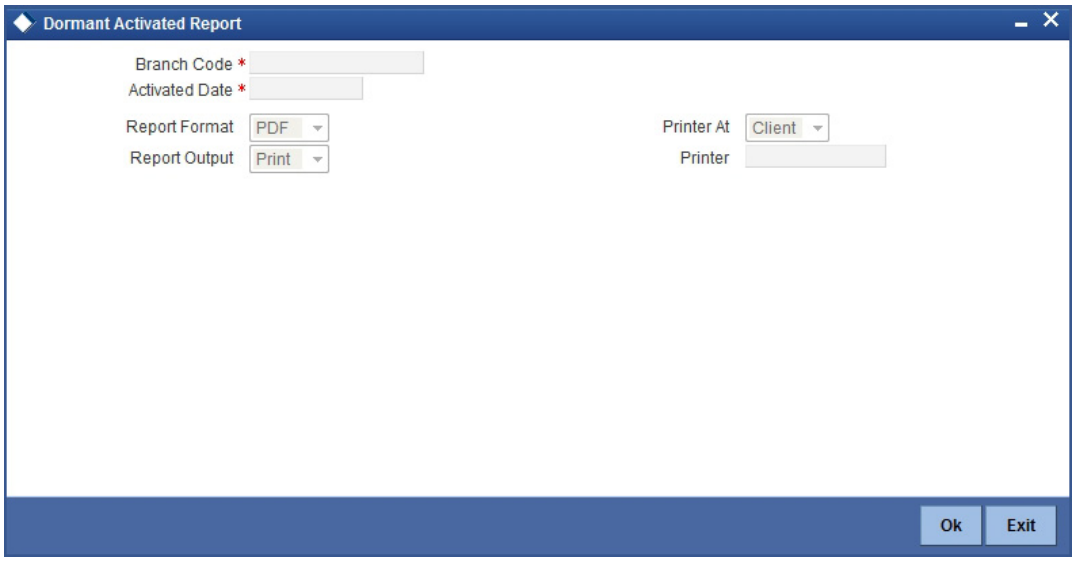
If the customer account is linked to multiple products or formulae, then the interest statement displays the credit and debit interest details separately for that customer account.

17.10 Dormant Activated Report

An account is moved to Dormancy state in the absence of any customer initiated transaction, in that account, for a period maintained at 'Account Class Maintenance' level. After a specific period, the status will be changed to unclaimed deposit.

These accounts are activated, once the customer initiates a transaction. At the end of the Dormant Activity, you can generate 'Dormant Activated Report' as part of EOD, which summarizes the transaction in the dormant accounts. It is a report of dormant accounts which were activated on that day. The accounts in this report are grouped based on the account class and currency type of the account.

You can invoke 'Dormant Activated Report' screen by typing 'STRDAEOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code for the Branch in which the customer has an account from the adjoining option list.

Activated Date

Specify a valid date, when the dormant account was activated, from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Dormant Activated Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Module	The module from which the report was generated

Field Name	Field Description
Run Date	Indicates Date on which report is generated
Run Time	The time at which the report was generated
User ID	Indicates User ID of the user who generated the report
Page No	The page number of the report

Body of the Report

The following details are displayed as body of the generated report, grouped by the product code and currency:

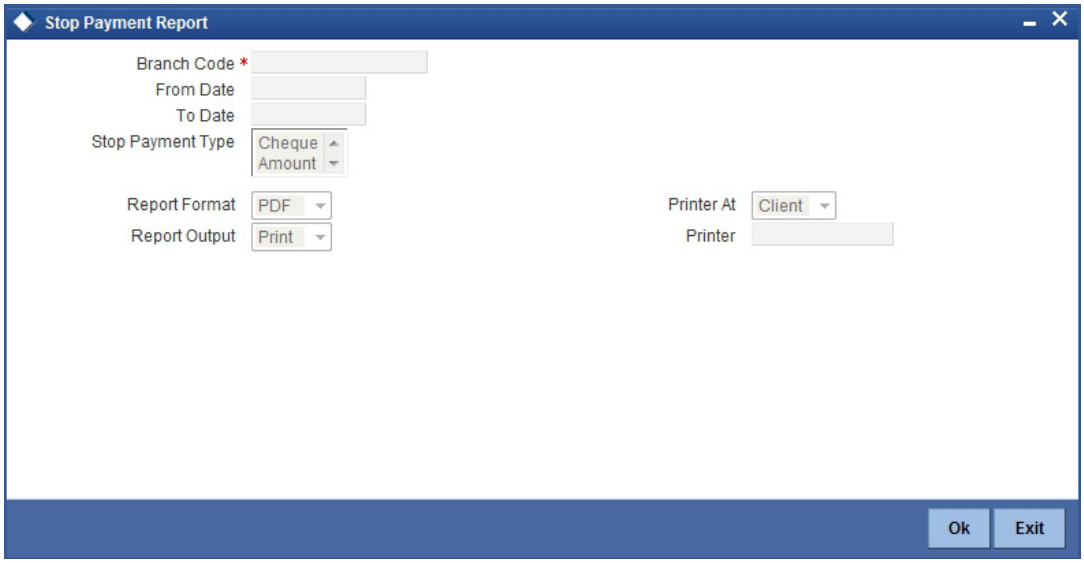
Field Name	Field Description
Product Code	Indicates Account Class
Currency	Indicates Currency of the Account
The dormant details for each account class and currency are displayed in the report	
Account	Indicates Customer Account
Account Name	Indicates Account Description
Day's Credit Amount	Indicates Sum of Transaction Credit Amount for today in Account Currency
Day's Debit Amount	Indicates Sum of Transaction Debit Amount for today in Account Currency
Book Balance	Indicates Book Balance
Dormancy Start Date	Indicates Dormancy Start Day
Dormant Days	Indicates Number of Dormant Days
Maker ID	Indicates Maker id of the Transaction
Checker ID	Indicates Checked Id of the transaction
Txn code	Indicates Transaction code of the Transaction
Txn Description	Indicates Transaction Description of the Transaction.

17.11 Stop Cheques Maintained Report

When a customer losses cheque leaf issued for a Savings or Current Accounts, the same is informed to the respective branch. The corresponding branch updates these details in the system to avoid paying-out of these cheques.

During EOD, you can generate 'Stop Cheques Maintained Report', which lists out all the stop payment instruction carried out on that day. Stop cheques in this report are grouped based on the account type.

You can invoke ‘Stop Cheques Maintained Report’ screen by typing ‘STRSPEOD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code for the Branch in which the customer has an account from the adjoining option list.

From Date

Specify a valid date, from when the report is generated, from the adjoining calendar.

To Date

Specify a valid date, till when the report is generated, from the adjoining calendar.

Stop Payment Type

Select stop payment type for which you wish to generate the report from the adjoining drop-down list. This list displays the following values:

- Cheque
- Amount

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Stop Cheques Maintained Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID

Field Name	Field Description
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details are displayed as body of the generated report:

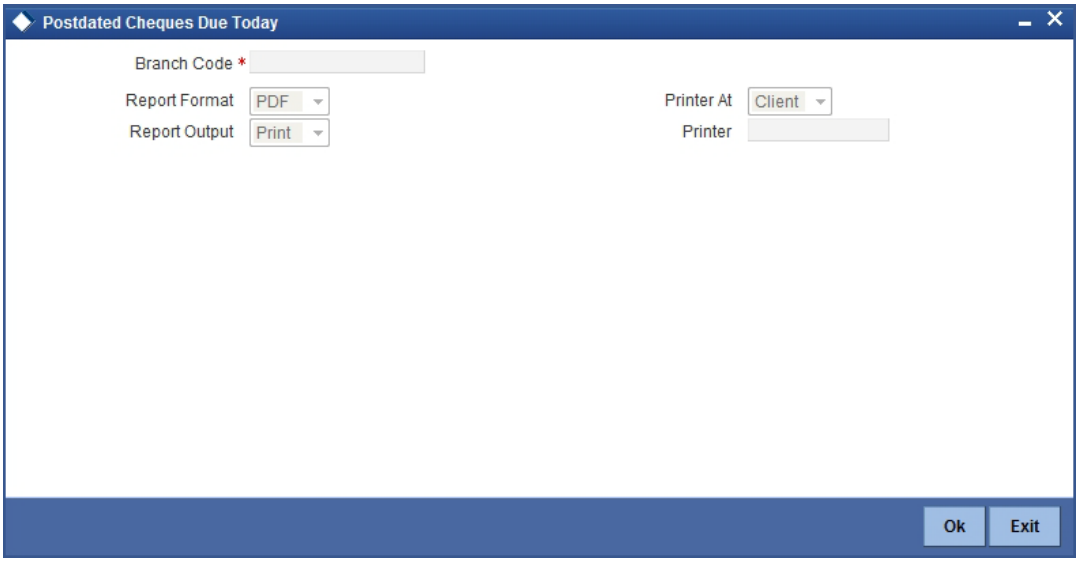
Field Name	Field Description
Account Number	Indicates Customer Account Number
Account Desc	Indicates Account description
Customer Id	Indicates Customer Id
Customer Name	Indicates Customer Short Name
Currency	Indicates Currency of the Account
Stop Payment Type	Indicates Stop Payment Type
Chq St No.	Indicates Cheque Start Number
Chq End No.	Indicates Cheque End Number
Amount	Indicates Cheque Amount
Stop Chq Date	Indicates Stop Cheque Date
Reason	Indicates Reason for Stop Payment

17.12 Post Dated Cheques Due Today Report

Branches collect PDC to ensure recovery and credit the customer accounts on the scheduled date. These cheques are presented in the outward clearing on the agreed due date.

During EOD, you can generate ‘Post Dated Cheques Due Today Report’, which lists details of all the PDC that were due and were cleared on that day. Transactions in this report are grouped based on the Instrument and clearing type of the cheques. Report also provides a Branch-wise presentation of cheques.

You can invoke the ‘Post Dated Cheques Due Today Report’ screen by typing ‘PDRDTTOD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code for the Branch in which the customer has an account from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The other content displayed in the Post Dated Cheques Due Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Branch Date	Indicates the date of Branch in which report is taken.
Page No	Displays Page No out of total No of pages in report.

Body of the Report

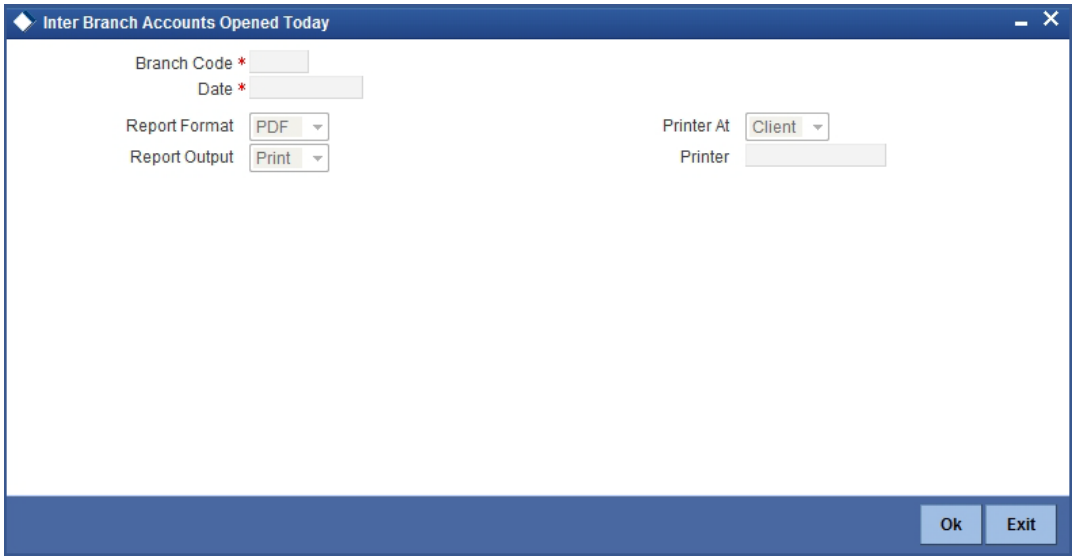
The following details are displayed as body of the generated report:

Field Name	Field Description
Instrument Type	Indicates PDC Type
Clearing Type	Indicates Clearing Product description of the PDC
Account No	Indicates Account Number (Beneficiary Account Number)
Acct. Name	Indicates Description of the Account if it is FCUBS account. If it is not, then it is left blank
Bank Code	Indicates Bank Code of the Issuer
Cheque No	Indicates Cheque number
CCY	Indicates the Currency of the Transaction
Cheque Amount	Indicates Cheque Amount
Transaction Seq No.	Indicates Transaction Sequence No.
Deposit Date	Indicates Cheque Deposit Date
Instr. Date	Indicates Activation Date
Value Date	Indicates Value Date of the Cheque
Total Amount (Branch)	Indicates the total amount

17.13 Inter-Branch Accounts Opened Today Report

Oracle FLEXCUBE provides customers a facility to open an account in the branch of their choice. You can generate ‘Inter Branch Accounts Opened Today Report’ to enable the branch, to have a control over all the accounts opened on other branches. This report lists the accounts created by the Bank Staff, who have Multiple Branch Operational Rights. However, the account branch and the Maker’s home branch should not be the same.

You can invoke the ‘Inter-Branch Accounts Opened Today Report’ screen by typing ‘STRIBRAC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Date

Specify the date for which you wish to generate the report, from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Branch Accounts Opened Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
Run Time	Indicates the time on which the report is generated
Module	The module from which the report is generated
User ID	Indicates User ID
Page No	The page number of the report

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates Branch code of the Account

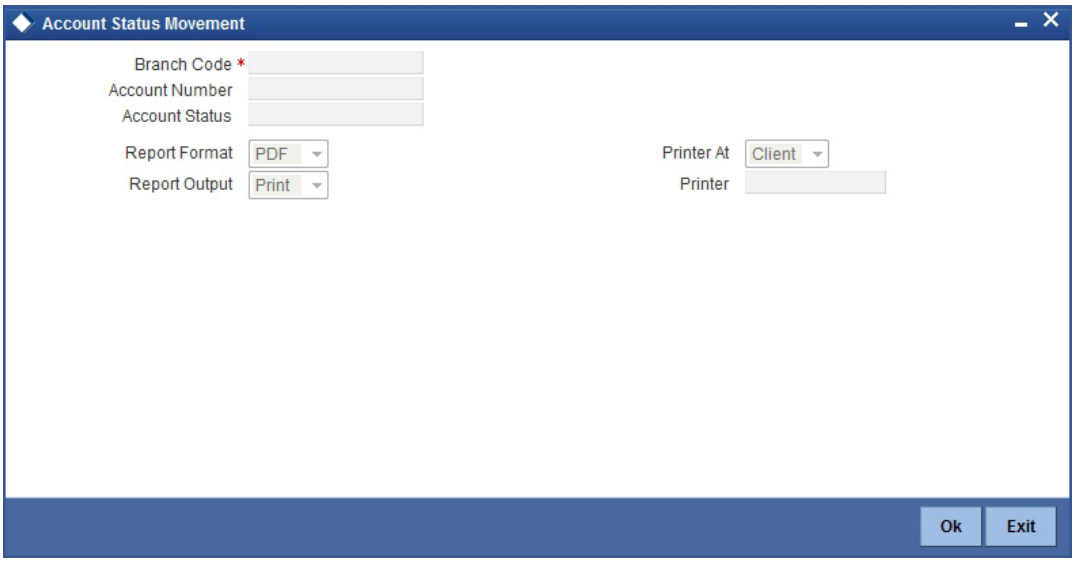
Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Short Name	Indicates Customer Short name
Account Class	Indicates Account Class of the Account
Account No	Indicates Account Number
Account Desc	Indicates Account description
Account Opening Date	Indicates Account Opening Date

17.14 Account Status Movement Report

You can maintain Account Status Movement conditions at the 'Account Class' level, based on the conditions decided by your Bank and the compliance requirements of the Central Bank. During EOD, based on these and the conduct of accounts, system automatically classifies the assets on the daily basis. Based on this classification, system recognizes and provisions the income.

You can generate 'Account Status Movement Report' to enable the branches to follow-up the accounts so that the status of the accounts does not change to NPL status. This report lists CASA accounts that have moved to status based on the Account Class type of the account.

You can invoke the 'Account Status Movement Report' screen by typing 'STRCASTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Account Number

Specify the account number for which the report has to be generated, from the adjoining option list.

Account Status

Specify the status of the Account number from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Inter Account Status Movement Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated
Page No	The page number of the report

Body of the Report

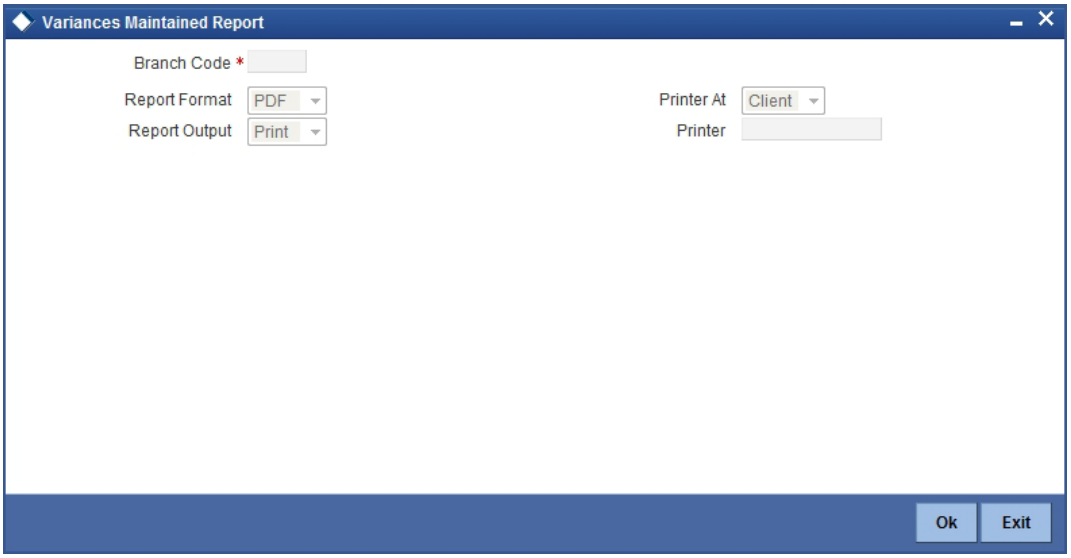
The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates Account Class of the Account
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer	Indicates Customer Short Name
Checker ID	Indicates Checker ID
No. of Days	Indicates Number of Days the account is in the current status
Account Status	Indicates Account Status
From Status	Indicates the Status from which the account moved to the current status

17.15 Variances Maintained Today Report

When a customer opens an account, the system updates interest rates based on those maintained at the Product level. However; branches can have an account level variance.

You can generate ‘Variances Maintained Today Report’ to inform branches about the variances maintained for that day. This report lists details of CASA and TD accounts for which the interest variances are maintained for the day. You can invoke the ‘Variances Maintained Today Report’ screen by typing ‘STRSPCON’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Variances Maintained Today Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Branch Date	Indicates the branch date
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Module	Indicates the module code
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates Account Number
Customer Id	Indicates Customer Number
Customer Name	Indicates Customer Short Name
Account Class	Indicates Account Class of the account
Product	Indicates Product used for account
Effective Date	Indicates Effective Date of new UDE values
UDE Value	Indicates new values of UDE

Note

Variance maintained for the TD accounts is displayed for the current day.

If the account is a CASA account, system will not display the variance maintained for the current day. A back dated value has to provided as input parameter to view the variance report for CASA accounts

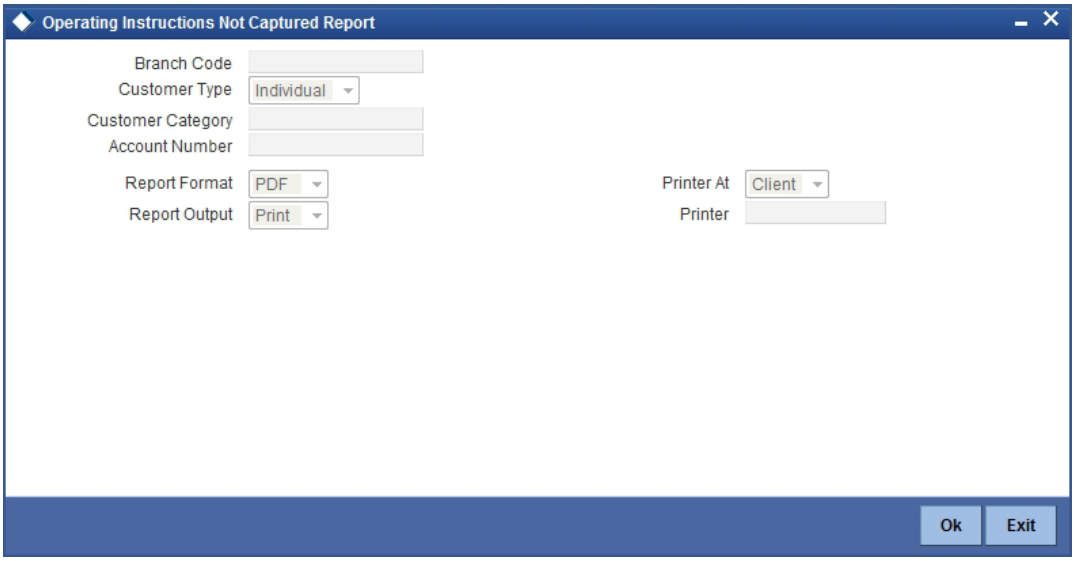
17.16 Operating Instructions Not Captured Report

Oracle FLEXCUBE facilitates maintenance of operating instructions for a customer account. If an operating instruction is maintained for an account, then while processing transactions pertaining to that account the system validates the instructions.

You can generate ‘Operating Instructions Not Captured Report’ to list the accounts for which the following operating instructions are not maintained:

- Mode of operation
- Account signatory details
- Nominee details
- Minor and guarantor details

You can invoke the ‘Operating Instructions Not Captured Report’ screen by typing ‘CAROPICT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

Customer Type

Select customer type of the account for which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Individual – Select if the customer type is individual.
- Corporate-Select if the customer type is Corporate
- Bank-Select if the customer type is Bank
- All

Customer Category

Specify a valid category of the customer for whose account you wish to generate a report, from the adjoining option list.

Account Number

Specify a valid account number for which you wish to generate a report, from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Operating Instructions Not Captured Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank Code	Indicates Bank Code
Bank Name	Indicates Bank Name
Branch Code	Indicates Branch code
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
Run Time	Indicates the time on which the report is generated

Body of the Report

The following details related to every customer are displayed as body of the generated report:

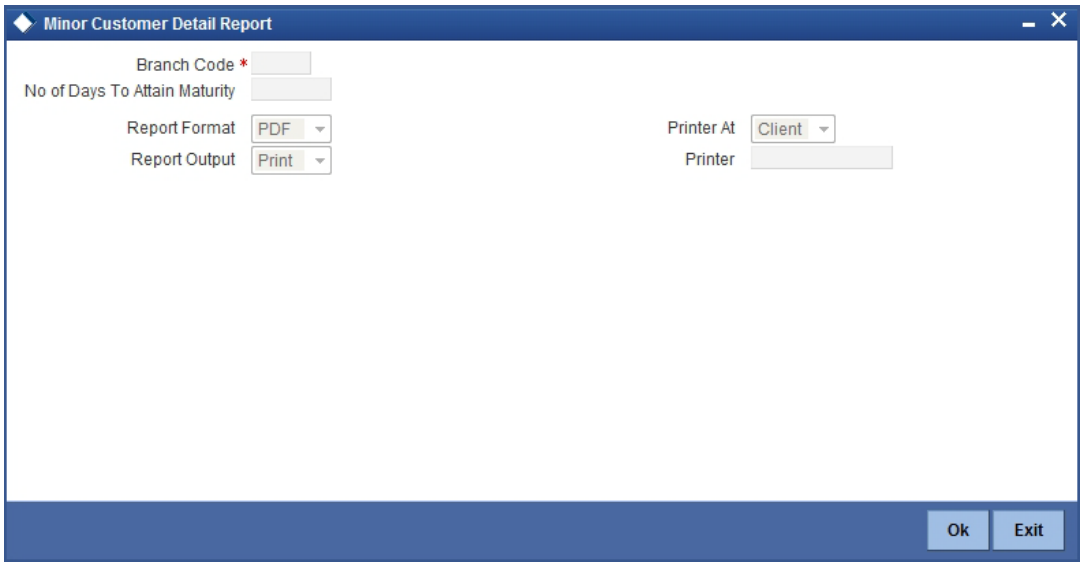
Field Name	Field Description
Customer Number	Indicates Customer Identification ID
Account Details	
Account Number	Indicates Account Number
Account Description	Indicates Account Details
Account Open date	Indicates Account Opening Date
Mode of Operation	Indicates Operation Details
Signatory Details Maintained	Indicates Account Signature
Account Status	
Status code	Indicates Status Code
Status description	Indicates Status Description
Minor Details	
Is Minor	Indicates Customer Minor status
Guardian Name	Indicates Guardian Name
Nominee Name	Indicates Nominee Name
Maker ID	Indicates Maker ID

17.17 Minor Customer Details Report

Customer documentation standards for Minor Account are different from a regular Account. Minor accounts are also restricted to certain classes of transactions based on the set-up maintained at ‘Bank Parameters’ level.

You can generate ‘Minor Customer Details Report’ to view list of minor customers, which aid the Bank while auditing and controlling the account. This report lists details of all Minor Accounts available in the system for a given branch code, maturity type, days to attain age and date of attaining the age.

You can invoke the ‘Minor Customer Details Report’ screen by typing ‘CARMICUS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated from the adjoining option list.

No. of Days to Attain Maturity

Specify the number of days within which the Minor Account attains maturity.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Minor Customer Details Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated

Field Name	Field Description
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

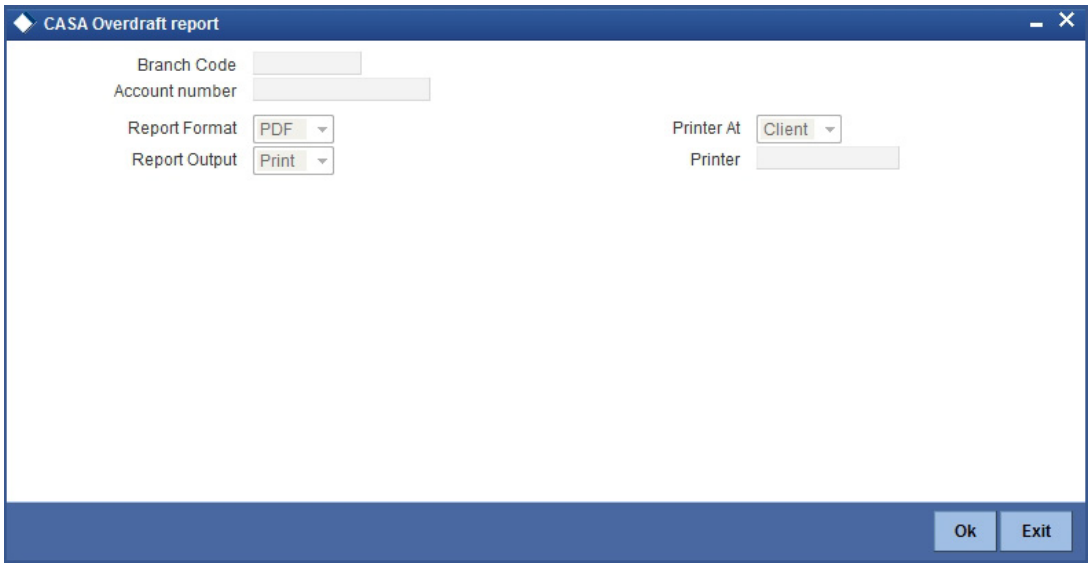
The following details are displayed as body of the generated report:

Field Name	Field Description
Customer ID	Indicates Customer ID
Customer Name	Indicates Customer Name
Date of Birth	Indicates Date of Birth
Date of Maturity	Indicates Date of Maturity
Legal Guardian	Indicates Name of the guardian
Contact No	Indicates Contact Number
Status	Indicates Customer status
No of Days for maturity	Indicates the number of days for maturity

17.18 CASA-Overdraft Report

Oracle FLEXCUBE facilitates to view the overdraft accounts details in the system. The overdraft account can be a current or saving account, which will have the limits attached. Each limit will have the Limit amount, limit start and end date. You can generate ‘CASA-Overdraft Report’ to view the operative overdraft limit and current outstanding for each account. This report lists customer accounts which have the overdraft facility and limits that are associated to them.

The transaction details are grouped based on the Account Class. You can invoke ‘CASA-Overdraft Report’ screen by typing ‘CAROVDFT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Account Number

Specify a valid account number maintained in the specified Branch for which you wish to generate report, from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the CASA-Overdraft Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

The following details are displayed as body of the generated report:

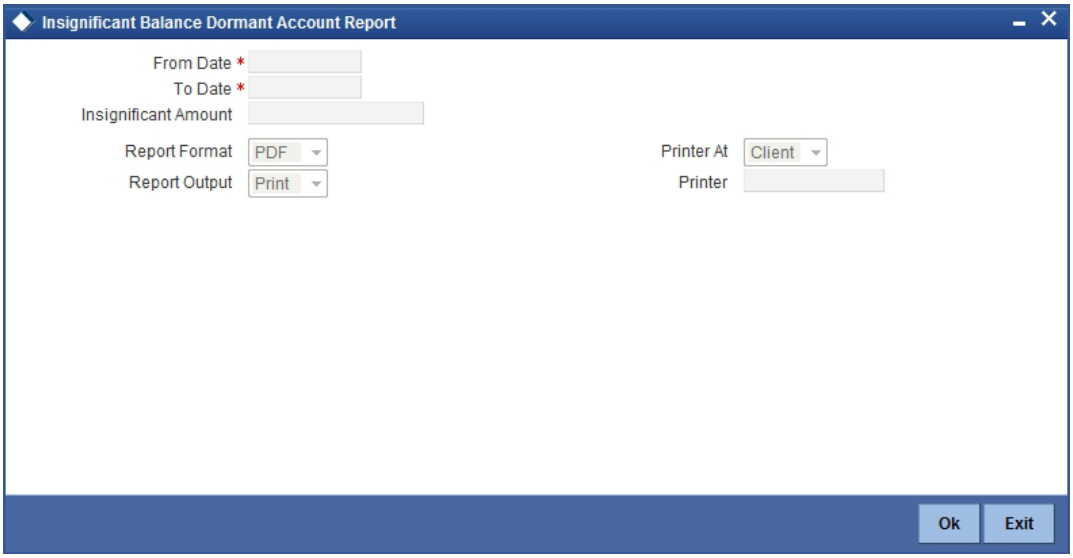
Field Name	Field Description
Branch Code	Indicates the branch code
Account Class	Indicates the account class

Field Name	Field Description
Customer ID	Indicates the customer identification number
Customer Name	Indicates the name of the customer
Account Number	Indicates Customer Account Number
Account Currency	Indicates the account currency
Book Balance	Indicates Account current balance
Line details for each account	
Line Start Date	Indicates the line start date
Line Expiry Date	Indicates the line expiry date
Line Currency	Indicates Line Currency
Line Amount	Indicates Line Amount
Overdraft Start date	Indicates Temporary Over draft limit start date
Overdraft End Date	Indicates Temporary Over draft limit expiry date
OD Currency	Indicates Over draft currency
OD Limit	Indicates Temporary Over draft Limit in LCY
Latest Debit Date	Indicates Latest debit transaction date
Latest Credit Date	Indicates Latest credit transaction date
Latest Debit Txn	Indicates Latest debit transaction amount
Latest Credit Txn	Indicates Latest credit transaction amount

17.19 Insignificant Balance Dormant Account Report

If there are no customer initiated transactions for the period set at the product level, the CASA account status will be changed to dormancy. After a specific period in the dormancy status, the money is transferred to the unclaimed General Ledger account as decided by the bank. If any of the accounts have a credit balance that is less than the amount specified in the dormant status, then you can view details of these accounts in Insignificant Balance Dormant Account Report. This report will generate a list of dormant accounts which have credit balances less than the minimum amount.

This is a nil Balance Dormant Account Report for CASA Accounts. Accounts are grouped based on the product type. You can invoke ‘Insignificant Balance Dormant Account Report’ screen by typing ‘CARDORAC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Insignificant Amount

Specify the insignificant amount balance available in the account for which the report is being generated.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Insignificant Balance Dormant Account Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank Name
Branch	Indicates Branch Name
Run Date	Indicates Date on which report is generated
User Id	Indicates Operator ID
Run Time	Indicates Run Time

Body of the Report

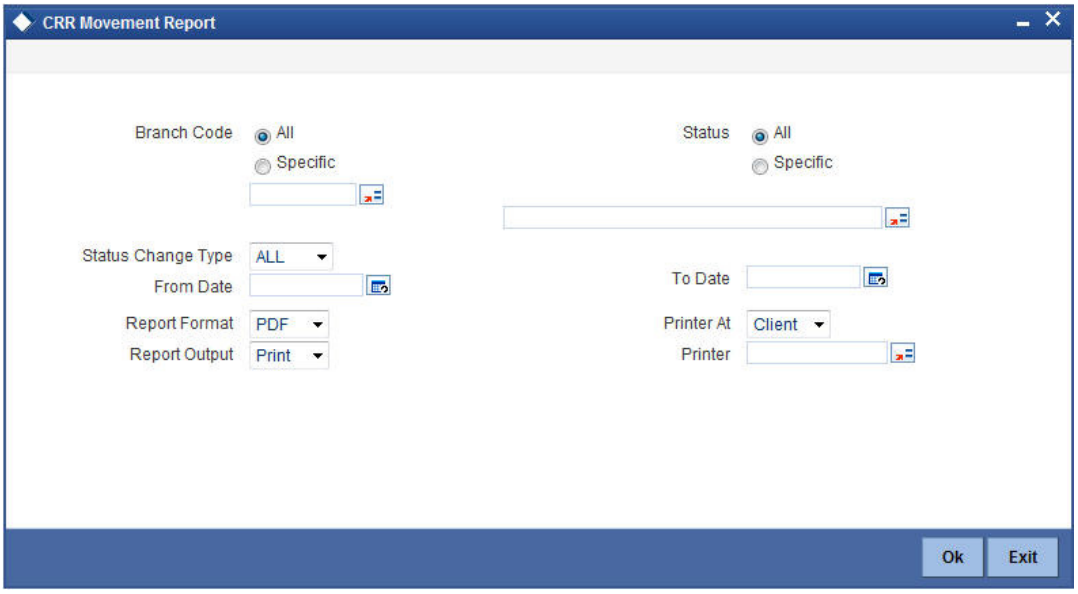
The following details are displayed as body of the generated report:

Field Name	Field Description
Product	Indicates the product
Account Number	Indicates the account number
Customer No	Indicates the customer number
Customer Name	Indicates Customer Name
Maker Id	Indicates Maker Id
Dormancy Date	Indicates Account dormant date
Dormant Days	Indicates Dormancy days
Available balance	Indicates Account available balance

17.20 CRR Movement Report

Credit Risk Rating (CRR) is analysed by Oracle FLEXCUBE Retail, to determine whether an asset is a performing asset or not. The bank can be track either at customer level or at account level based on preferences maintained by the system. You can generate 'CRR Movement Report' with details of status change.

You can invoke 'CRR Movement Report' screen by typing 'ACRSTMOV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following parameters here:

Branch Code

Select Branch code for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all the branch codes.

- Specific – Select if you want to generate the report for a specific code.

  If you have selected specific, specify a valid branch code for which you want to generate the report, from the adjoining option list.

Status

Select status for which you want to generate the report from the options. The following options are available for selection:

- All – Select if you want to generate the report for all status types.
- Specific – Select if you want to generate the report for a specific status.

  If you have selected specific, specify a valid transaction code for which you want to generate the report, from the adjoining option list.

Status Change Type

Select a valid type of status change for which you want to generate the report, from the adjoining drop-down list. This list displays the following values:

- CASA – Select if you want to generate report for CASA accounts.
- Loans – Select if you want to generate report for Loan accounts.
- All – Select if you want to generate report for Loan accounts.

From Date

Specify a valid date from when you wish to generate the interest accrual report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the interest accrual report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the 'CRR Movement Report' is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Bank Code / Bank Name	Indicates Bank code and Bank Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time
Op Id	Indicates Logged in user
From Date	Indicates Date captured as start date
To Date	Indicates Date captured as end date

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Module	Indicates 'ST' for CASA Accounts, 'CL' for Loan Accounts, 'CI' for Islamic Financing, 'LE' for leasing, and 'MO' for Mortgages
Customer Number	Indicates Customer Number
Customer Name	Indicates Customer Name
Account Number	Indicates CASA Loan Account Number
Customer Previous CRR	Indicates Previous CIF Status
Customer Current CRR	Indicates Current CIF Status
Account Previous Status	Indicates, • Previous Account status for CASA accounts • Previous loan status for Loan accounts
Account Current Status	Indicates, • Current Account status for CASA accounts • Current loan status for loan accounts
Status Change Date	Indicates, • Status change date for CASA accounts • Effective date for Loan accounts
Available Balance/Outstanding Balance	Indicates, • Available Balance in case of CASA accounts • Outstanding balance in case of Loan accounts
CCY	Indicates, • Account currency for CASA Accounts • Loan currency for Loan Accounts

17.21 VAT Deduction Report

Oracle FLEXCUBE generates a report that contains the details of VAT deduction from CASA account for every branch on a monthly basis. For generating this report, the following conditions should be met:

- 'Charge 1' needs to be defined as service charge and 'Charge 2' as VAT.
- If VAT needs to be computed based on the service charge, 'Charge 1' must be the basis for 'Charge 2'.
- If 'Charge 3' is defined as another service charge and VAT needs to be computed on this charge, then 'Charge 4' must be defined as VAT with 'Charge 3' as the basis.

You can use the UDF 'TRNCODE_TYPE' to define the type of charge vs. VAT, service charge or other charge.

The VAT deduction report is generated during end of day operations at the month end, based on the following parameters.

- Branch Code
- VAT Deducted Date

Based on the above details, the system generates the report.

17.21.1 Contents of the Report

The report contains the following details:

Header

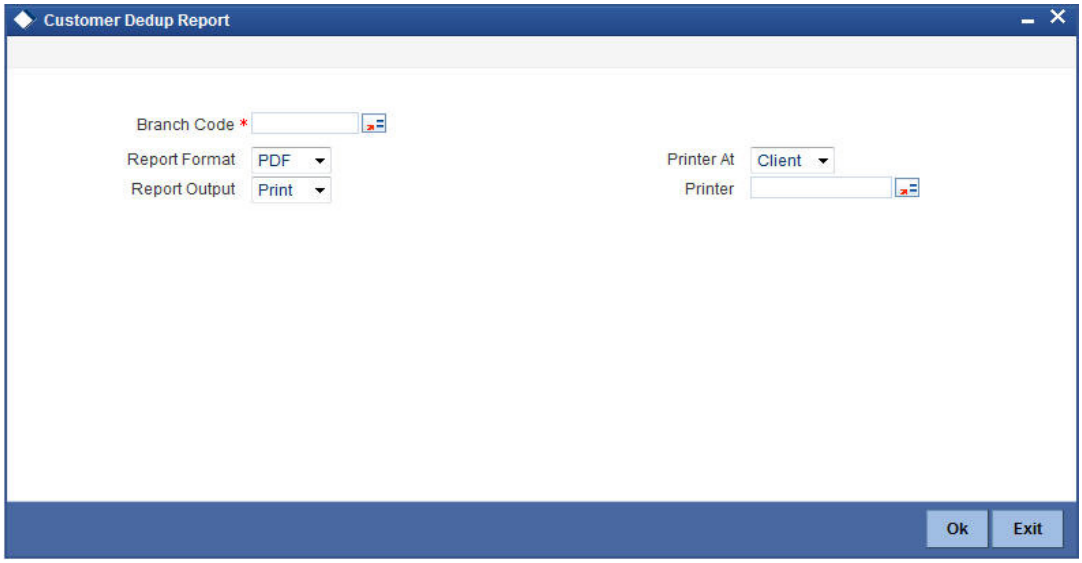
Field Name	Field Description
Report Name	Report name
Bank Code / Bank Name	Bank code and bank name
Branch Code / Branch Name	Current branch code and branch name
Report Run Date	Current branch date
Report Run Time	Current branch time

Body

Field Name	Field Description
Product Code	Product code
Product Name	Product description
Currency	Account currency
Account Number	Account number
Customer Name	Customer short name
SC - Basis [Percentage / Fixed Amount]	Service charge rule method will be provided Fixed Amount or Rate
SC - Applicable [Percentage / Fixed Amount]	Percentage or fixed amount applicable for service charge
Service Charge	Service charge in local currency
VAT - Basis [Percentage / Fixed Amount]	VAT Rule Method will be provided Fixed Amount or Rate
VAT - Applicable [Percentage / Fixed Amount]	Percentage or Fixed Amount applicable
VAT Deducted	VAT in local currency
Transaction Reference Number	Reference number of the transaction

17.22 Customer De-duplication Report

Oracle FLEXCUBE generates a report that contains the details of the duplicate Customers based on De-duplication rule condition maintained in the system. To invoke 'Duplicate Customer List' screen, type 'STRPDEDP' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Branch Code

Specify the branch code for which you want to generate the report of the duplicate customers.

17.22.1 Contents of the Report

The report contains the following details.

Header

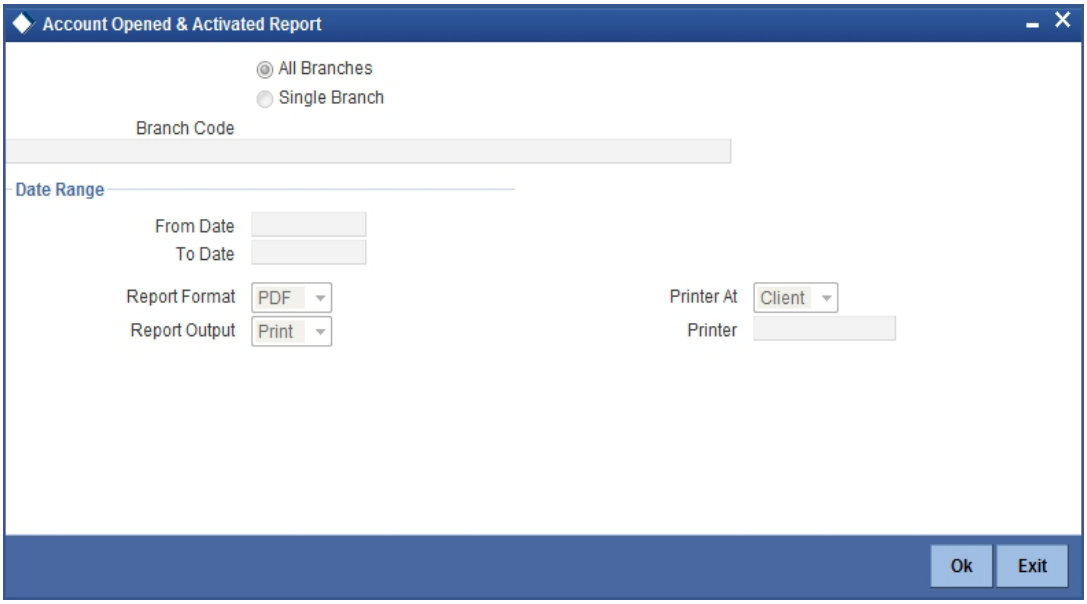
Field Name	Field Description
Branch Code / Branch Name	Branch Code, All option can be selected if the report needs to be for all the branches
Dedup Rule Condition	Parameter based on which the de-duplication validation is done

Body

Field Name	Field Description
Customer Number	Customer Id of the duplicate customers
Customer Type	Type of the customer for the which the duplicate id is found
Short Name	Short name
SSN	Social Security Number of the customer
Full Name	Full name

17.23 Account Opened and Activated Report

You can generate Account Activated Report using 'Account Opened and Activated Report' screen. You can invoke this screen by typing 'CARPAACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

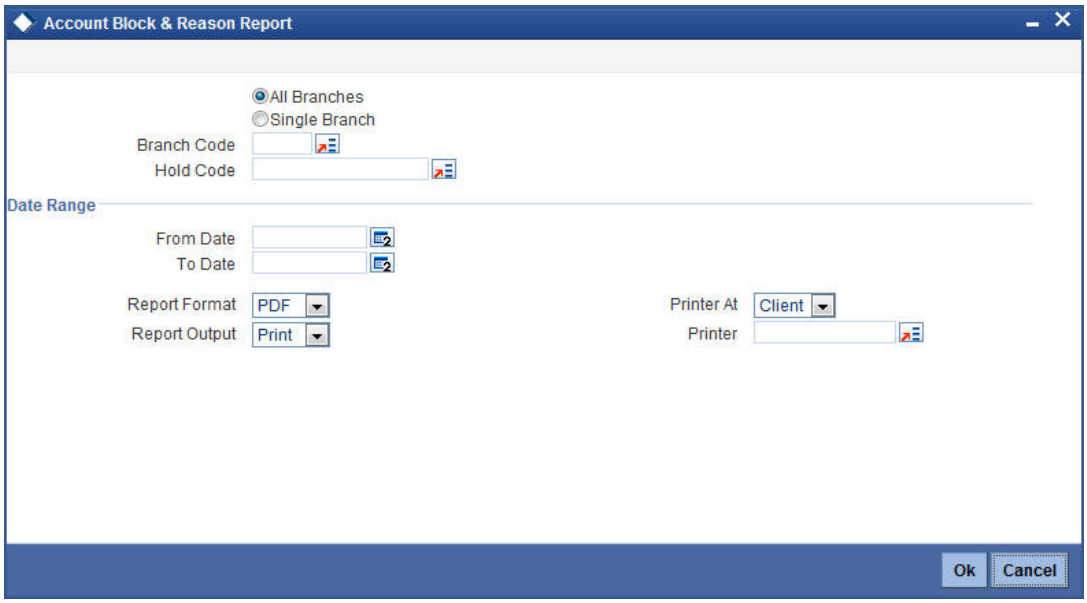
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Category	Indicates the category
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Customer Account	Indicates customer account
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Currency	Indicates the account currency
RM Code	Indicates the relationship manager code
Passport/Licence Number	Indicates the passport or license number
Maker	Indicates the name of the maker of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the name of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

17.24 Account Block and Reason Report

You can generate Account Blocked Report using 'Account Block and Reason Report' screen. You can invoke this screen by typing 'CARPACCB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Hold Code

The system allows to generate the amount block report based on hold code criteria.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the report generation time

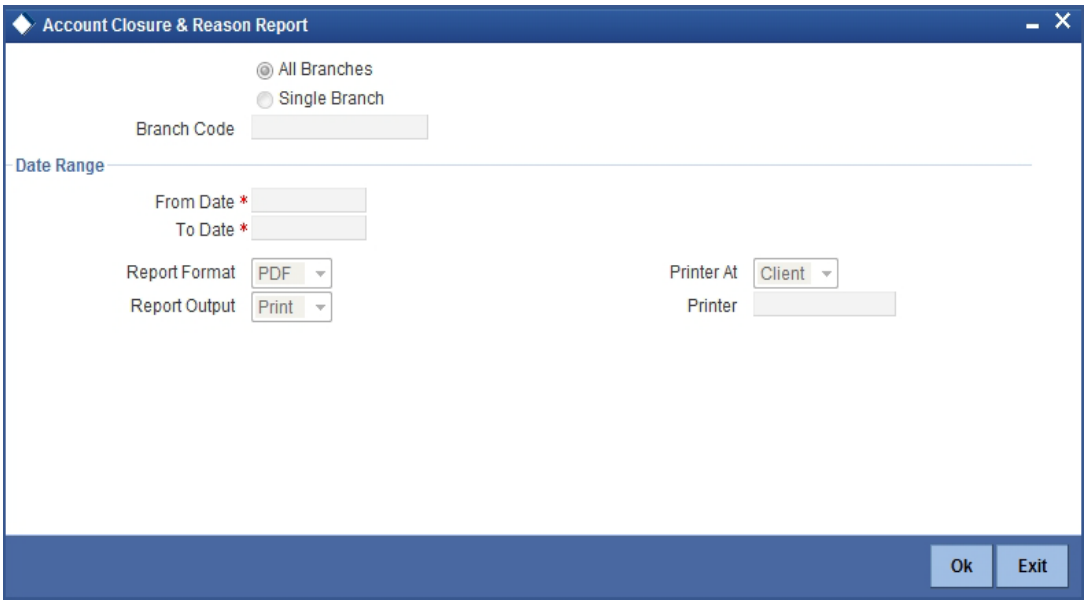
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
Account Number	Indicates the customer account number
Currency	Indicates the account currency
Amount Block Number	Indicates the amount block number
Hold Code	Indicates the hold code
Customer Name	Indicates the name of the customer
Maker	Indicates the maker ID of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the checker ID of the record
Checker Date	Indicates the date on which the record was authorized
Blocked Date	Indicates the blocked date
Expiry Date	Indicates the date of expiry of Block
Amount	Indicates the blocked amount
Reason	Indicates the reason of Block

17.25 Account Closure and Reason Report

You can generate Account Closure Report using ‘Account Closure and Reason Report’ screen. You can invoke this screen by typing ‘CARPACCL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated

Field Name	Field Description
Report Run Time	Indicates time of report generation

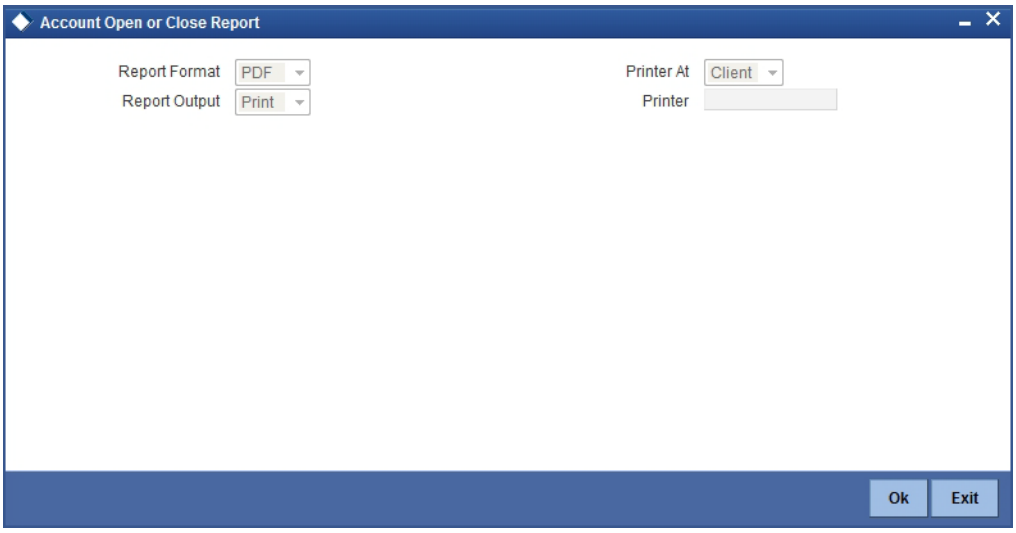
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Closure Date	Indicates the closure date of the Account
Account Number	Indicates the customer account number
Account Currency	Indicates the account currency
Customer Name	Indicates the name of the customer
Accrued Profit Amount	Indicates the accrued profit amount
Account Current Balance	Indicates the current account balance
Reason	Indicates the reason of the closure
Approved By	Indicates by whom the account closure is approved
Maker ID	Indicates the Maker ID of the record
Checker ID	Indicates the Checker ID who authorized the record

17.26 Account Open or Close Report

You can generate Account Open or Closure Report using ‘Account Open or Close Report’ screen. You can invoke this screen by typing ‘CARPAOCR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

Body of the Report

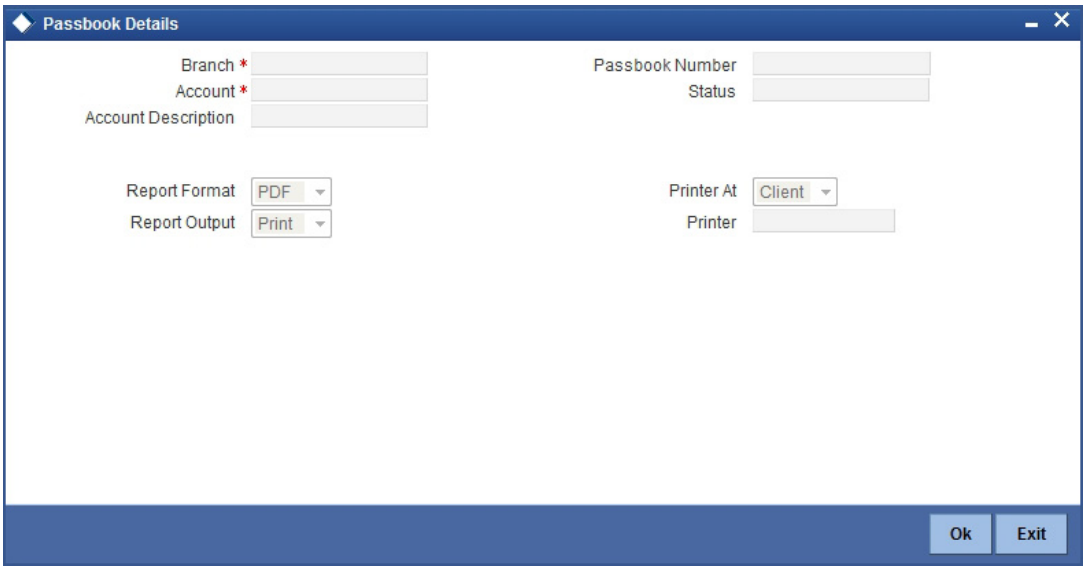
The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency
Current Balance	Indicates the current account balance
Account Officer Code	Indicates the code of the account officer

Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time on which the record was authorized

17.27 Passbook Details

You can generate Passbook Details Report using ‘Passport Details’ screen. You can invoke this screen by typing ‘CARPASBK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch

Specify the branch of the account.

Account

Specify the account number.

Account Description

Give a brief description on the account.

Passbook Number

Specify the passbook number.

Status

Specify the status of the passbook.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

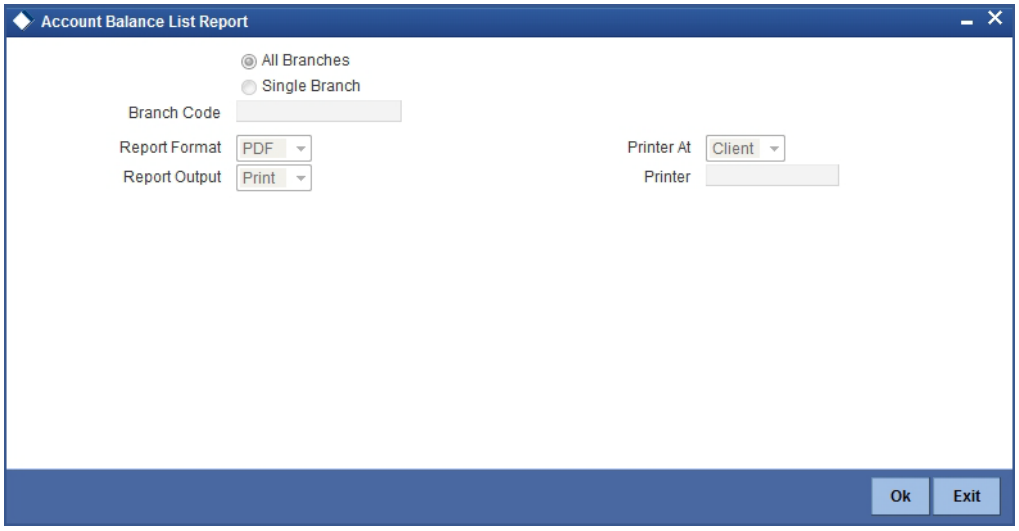
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Account Description	Gives a brief description on the account
Passbook Number	Indicates the number of the passbook
Passbook Status	Indicates the status of the passbook
Issue date	Indicates the date when passbook was issued
Status	Indicates the status of the passbook
Status Change Date	Indicates the status change date
Charge Component	Indicates the charge component
Charge Amount	Indicates the charge amount
Charge Currency	Indicates the charge currency
Charge Amount in Local Currency	Indicates the charge amount in local currency
Exchange Rate Used	Indicates the exchange rate used

17.28 Account Balance List Report

You can generate Account Balance Report using ‘Account Balance List Report’ screen. You can invoke this screen by typing ‘CARPBALC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

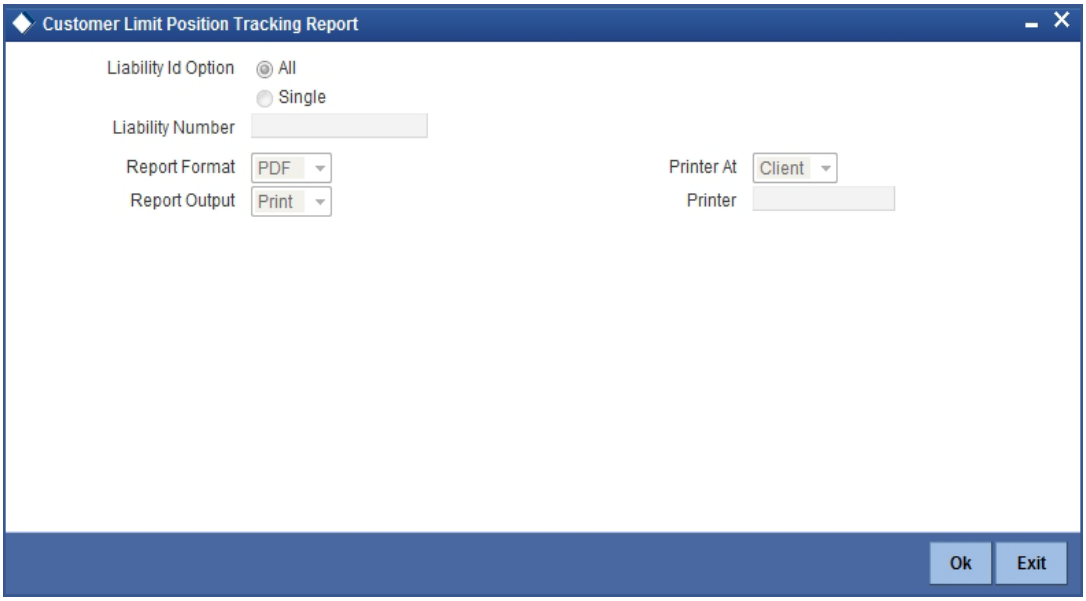
The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the account number

Short Name	Indicates the short name of the customer
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency
Current Balance	Indicates the currenct balance
Unclear balance	Indicates the unclear balance of the account
Hold	Indicates the amount on hold
Available balance	Indicates the available balance of the account

17.29 Customer Limit Position Tracking Report

You can generate Customer Limit Position Report using ‘Customer Limit Position Tracking Report’ screen. You can invoke this screen by typing ‘CARPCSLM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability ID Option

Select the liability Id from the following options:

- All
- Single

Liability Number

Select the liability number from the adjoining option list, if the liability id option is selected as ‘Single’.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
Branch Date	Indicates the branch open date
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

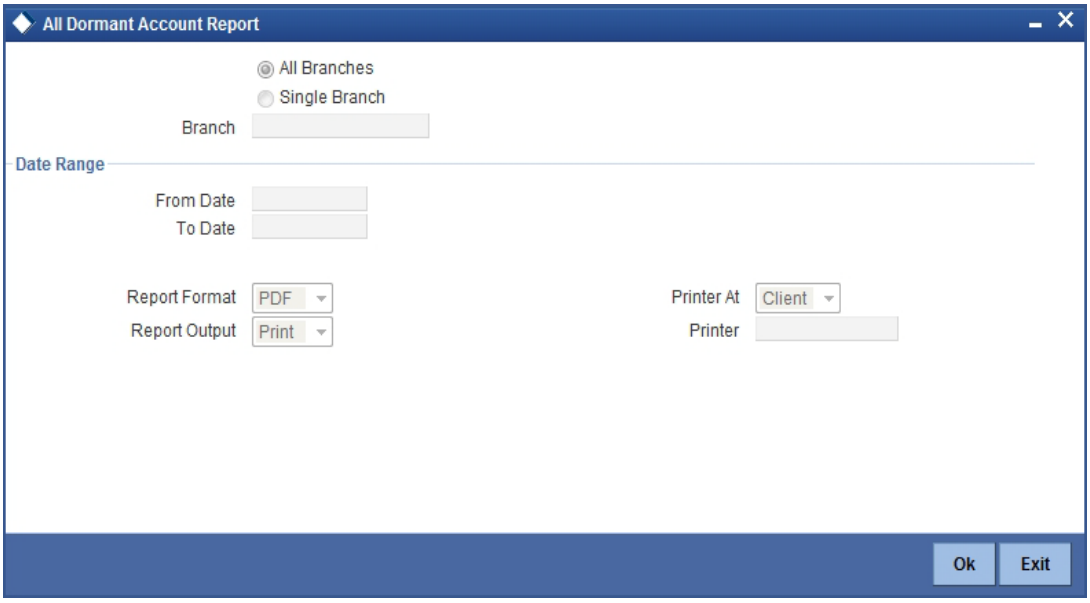
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Level	Indicates the level of the record
Liability ID	Indicates the liability ID
Line ID	Indicates the Line ID
Main Line	Indicates the Main Line
Group Name	Indicates the name of the group
Availability Flag	Indicates whether the line is available or not
Line Currency	Indicates the currency of the line
Limit Amount	Indicates the limit amount of the line
Start Date	Indicates the start date of the line
Available Amount	Indicates the amount available for the line
Expiry Date	Indicates the expiry date of the line
Utilization Amount	Indicates the amount utilized from the line

17.30 All Dormant Account Report

You can generate Dormant Account Report using ‘All Dormant Account Report’ screen. You can invoke this screen by typing ‘CARPDACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates the time of report generation

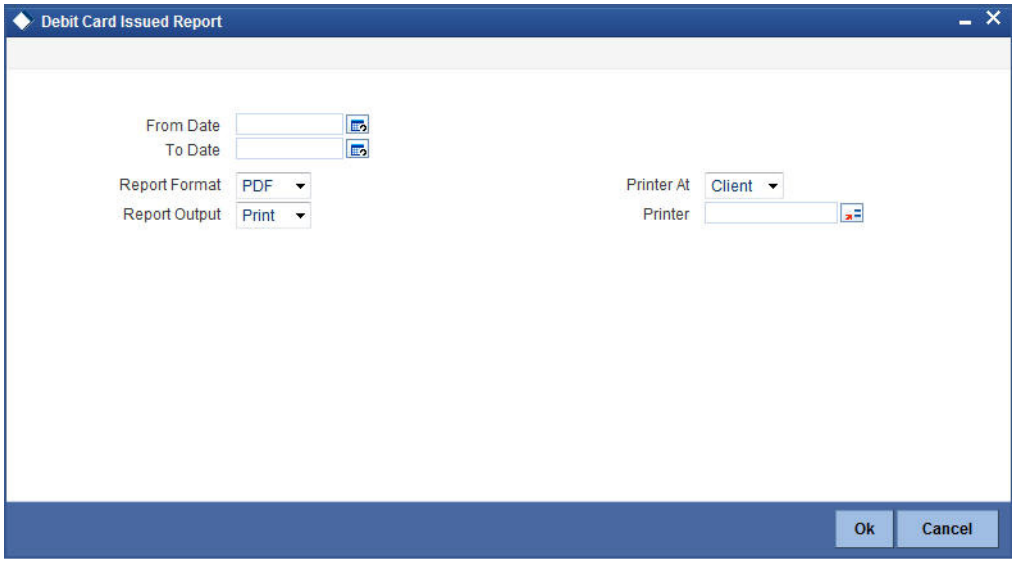
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
RM Code	Indicates the relationship manager code
Account Number	Indicates customer number
Currency	Indicates the account currency
Full Name	Indicates the full name of the customer
Passport	Indicates the passport
Dormancy Date	Indicates the date of dormancy of the account
Dormancy Status	Indicates the status of dormancy
Account Opened Date	Indicates the date when the account was opened
Last Dr Activity	Indicates the last debit activity date
Last Cr Activity	Indicates the last credit activity date

17.31 Debit Card Issued Report

You can generate Debit Card Issuance Report using ‘Debit Card issued Report’ screen. You can invoke this screen by typing ‘CARPDCRD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

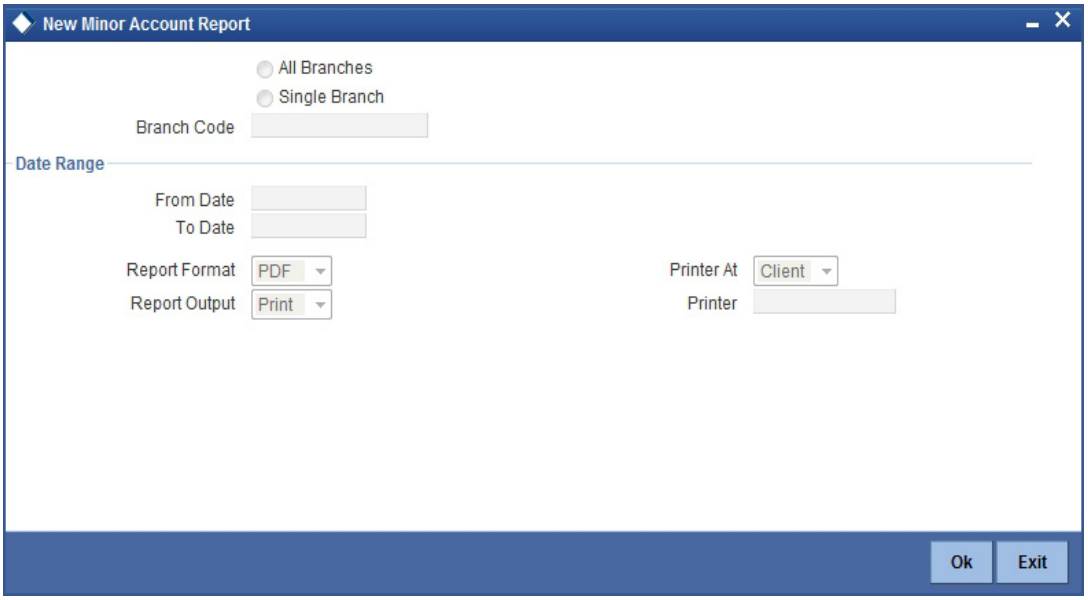
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Number	Indicates the customer account number
Full Name	Indicates the full name of the customer
Currency	Indicates the account currency
Name on the Card	Indicates the name on the card
Expiry Date	Indicates the expiry date of the card
MIS Code	Indicates the MIS Code
Maker ID	Indicates the identification of the maker of the record
Maker Date Stamp	Indicates the date and time when the record was created
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date Stamp	Indicates the date and time when the record was authorized

17.32 New Minor Account Report

You can generate New Minor Account Report using ‘New Minor Account Report’ screen. You can invoke this screen by typing ‘CARPMACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates the date on which the report was generated
Report Run Time	Indicates time of generation of the report

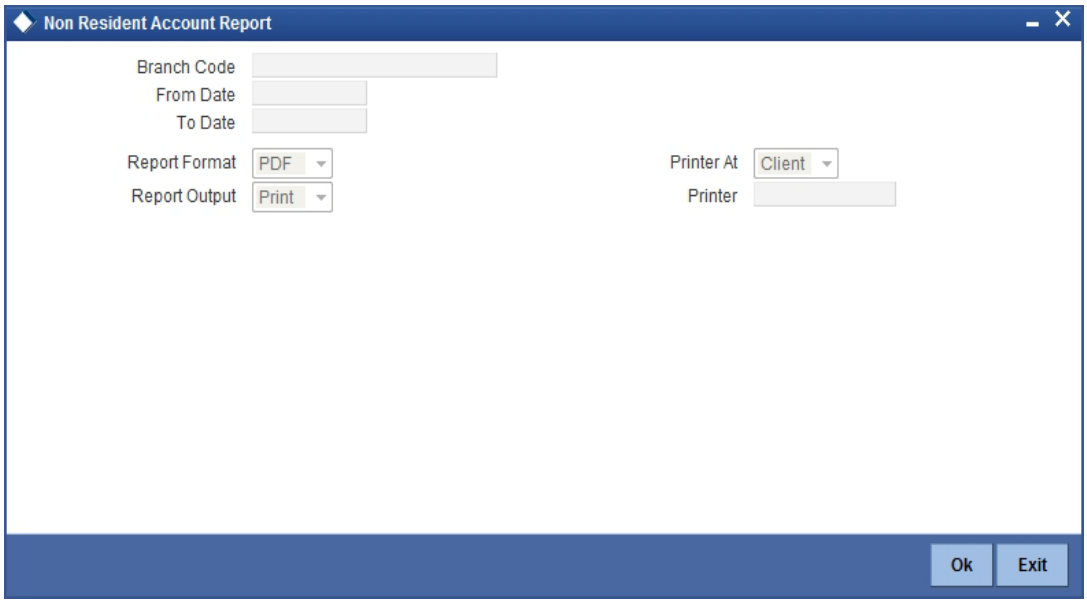
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch Name	Indicates the name of the branch
CIF Number	Indicates the customer number
Account Number	Indicates account number
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name	Indicates customer name
Account Open Date	Indicates the date when the account was opened
Customer DOB	Indicates the date of birth of the customer
Maker	Indicates the Identification of the maker of the record
Maker Date	Indicates the date when the record was created
Checker	Indicates the Identification of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized

17.33 Non Resident Account Report

You can generate Non Resident Account Report using ‘Non Resident Account Report’ screen. You can invoke this screen by typing ‘CARPNRAC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code from the adjoining option list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates date on which the report was generated
Report Run Time	Indicates time of report generation

Body of the Report

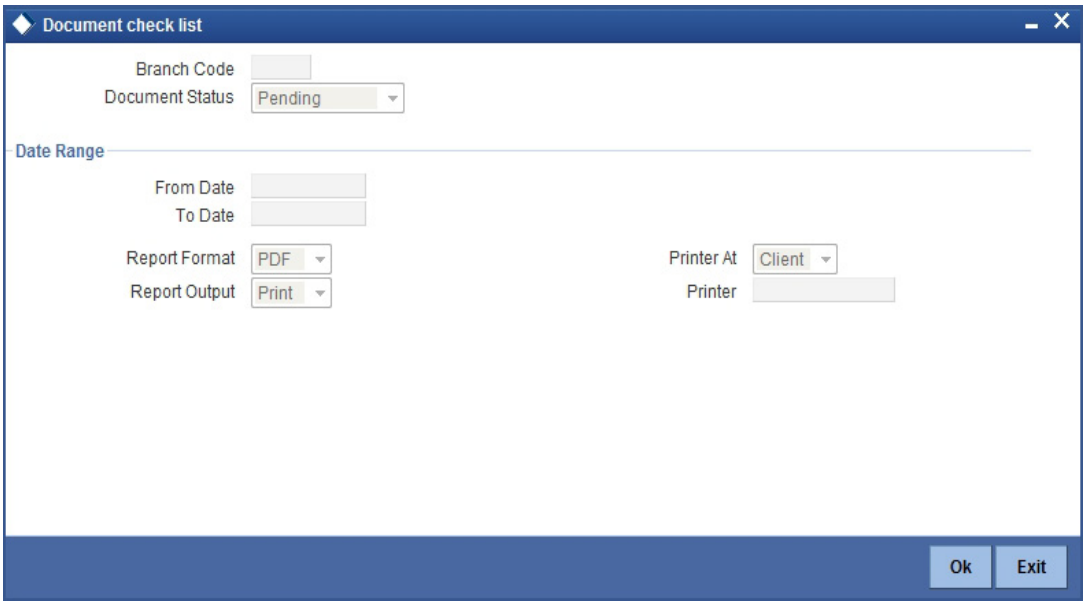
The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code

Branch Name	Indicates the name of the branch
Account Number	Indicates the account number
Account Open Date	Indicates the date when the account was opened
Account Type	Indicates the type of account
Account Currency	Indicates the account currency
Customer Name and RM Code	Indicates customer name and Relationship Manager Code
Nationality	Indicates the nationality of the customer
Residing Country	Indicates the country where the customer resides
Customer Identification and Details	Indicates the customer identification and detials
Maker ID & Date	Indicates the Identification of the maker and date of creation of the record
Checker Id & Time	Indicates the Identification of the checker who authorized the record and date of authorization

17.34 Document Checklist Report

You can generate a report of document checklist using 'Document Checklist' screen. You can invoke this screen by typing 'STRDOCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch Code

Specify the branch code from the adjoining option list.

Document Status

Select the status of the document from the adjoining drop down list.

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Page No	The page number of the report

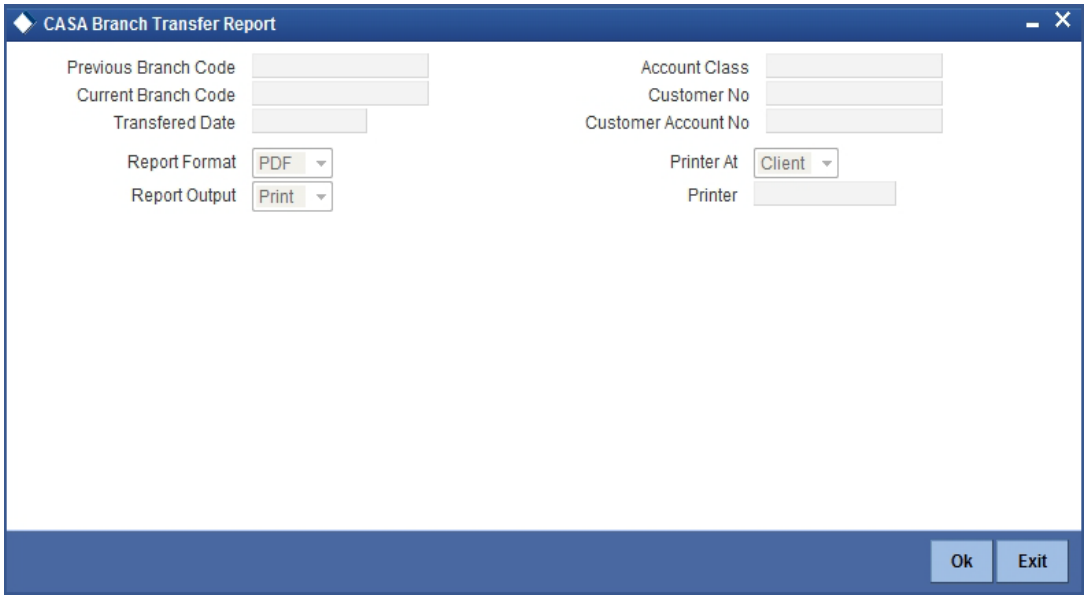
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch Code	Indicates the branch code
Customer Number	Indicates the customer number
Customer Name	Indicates customer name
Customer Account Number	Indicates the account number of the customer
Document Type	Indicates the type of document
Expiry Date	Indicates the expiry date
Expected Date Submission	Indicates the expected date of submission
Actual Submission Date	Indicates the actual submission date

17.35 Customer Account Branch Transfer Report

You can generate CASA branch transfer report using ‘CASA Branch Transfer Report’ screen. You can invoke this screen by typing ‘STRFRCAS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Previous Branch Code

Specify the previous branch code from the adjoining option list.

Current Branch Code

Specify the current branch code from the adjoining option list.

Transferred Date

Specify the date of transfer of the branch.

Account Class

Specify the account class from the adjoining option list.

Customer No

Specify the customer number from the adjoining option list.

Customer Account No

Specify the customer account number from the adjoining option list.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date

Report Run Time	Indicates Current System Time
Page No	The page number of the report

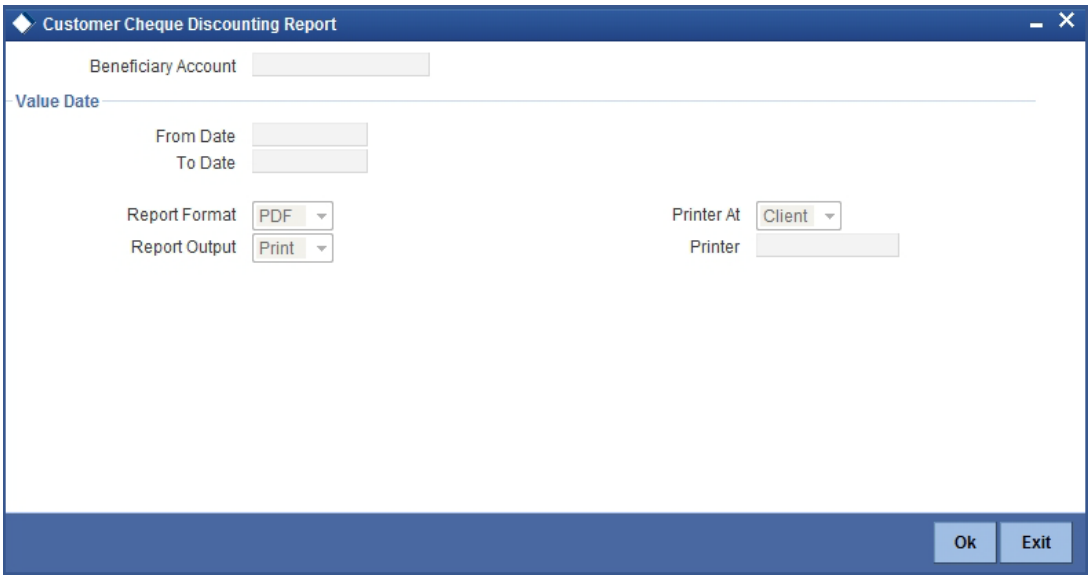
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer Account Number	Indicates the account number of the customer
Current Branch	Indicates the current branch code
Previous Branch	Indicates the previous branch
Transferred Date	Indicates the transferred date
Account Class	Indicates the account class
Customer Number	Indicates the customer number
Customer Name	Indicates customer name

17.36 Customer Cheque Discounting Report

You can generate Cheque Discounting Report using ‘Customer Cheque Discounting Report’ screen. You can invoke this screen by typing ‘PDRCHDRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Beneficiary Account

Specify the beneficiary account from the adjoining option list.

Date Range

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

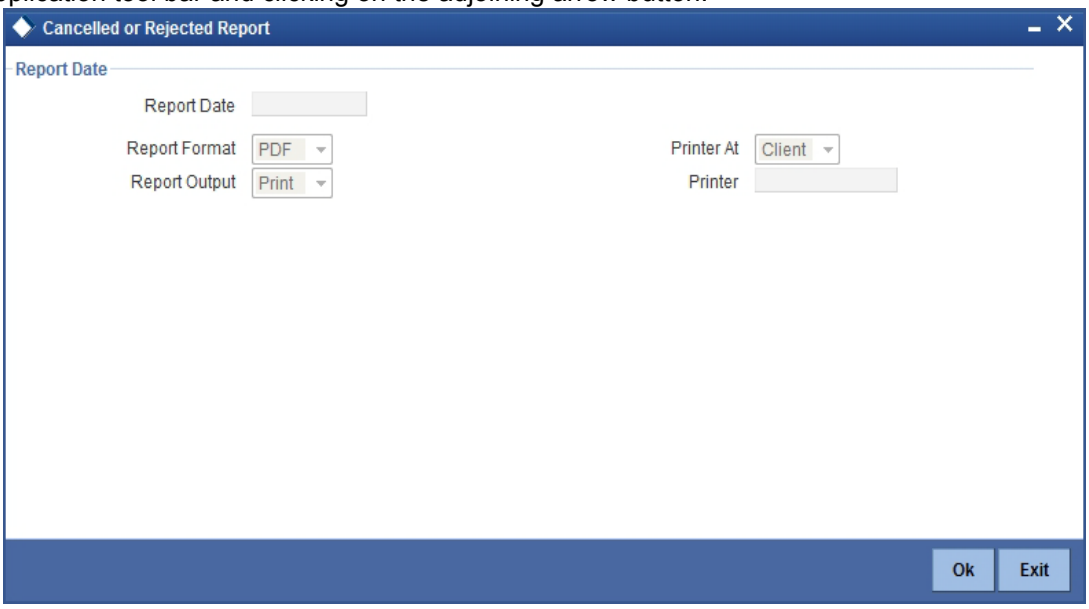
Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

17.37 Cancelled or Rejected Report

You can generate Cancelled or Rejected Report using 'Cancelled or Rejected Report' screen. You can invoke this screen by typing 'CORRJDD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Report Date

Specify the report date from the adjoining calendar

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Number of Cheques Cancelled	Indicates the number of cheques cancelled
MC Number	Indicates the MC Number
Date of Booking	Indicates the date of booking
Amount	Indicates the amount
Customer Name	Indicates customer name
Beneficiary Name	Indicates the name of the beneficiary
Branch Code	Indicates the branch code
Processor ID	Indicates the processor identification number
Authorizer ID	Indicates the authorizer ID

17.38 Large Debit Balance Report

You can generate this EOD Report at branch level for all CASA accounts with large debit balances. The report enlists all CASA accounts that have debit balance equal to or more than the threshold value maintained. The Report also displays the currency wise threshold value maintained for the account class of the CASA account.

For further details on report parameter and batch maintenances, refer to the Reports User Manual.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

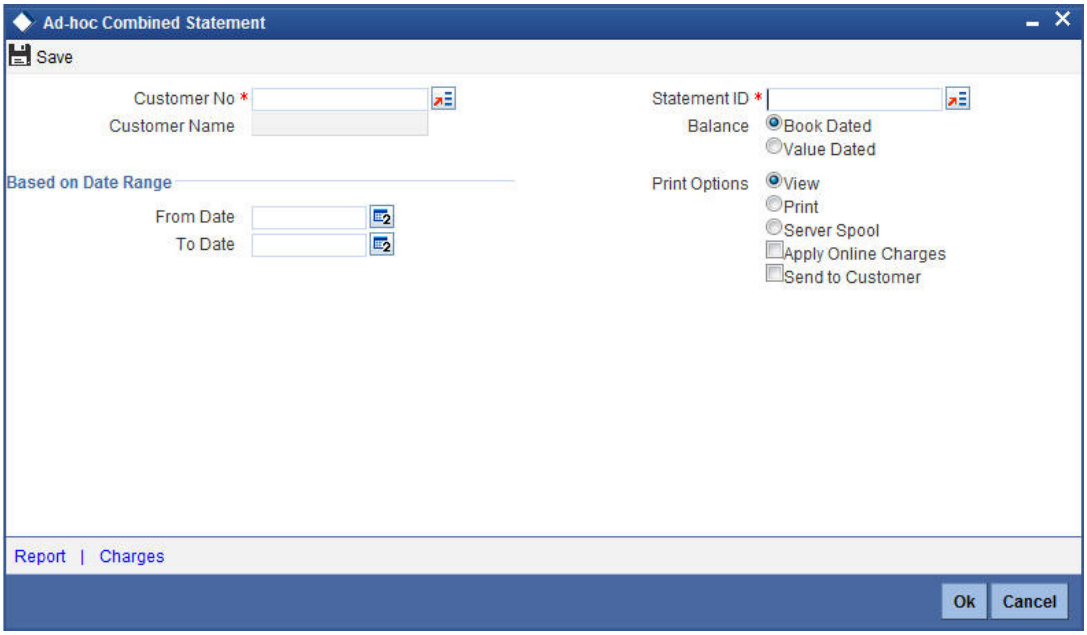
Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates the account class
Currency	Indicates the currency of the transaction
Threshold Amount	Indicates the threshold amount
Account Number	Indicates the account number
Account Name	Indicates the account name
Customer ID	Indicates the customer ID
Customer Name	Indicates the name of the customer
Customer Telephone No	Indicates the customer telephone number
Available Balance	Indicates the available balance

17.39 Ad-Hoc Combined Statement

You can generate ad-hoc combined statement through ‘Ad-Hoc Combined Statement’ screen.You can invoke this screen by typing ‘STDCDSMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer No

Select the customer number from the adjoining option list.

Customer Name

The system displays the customer name.

Statement ID

Select the statement ID from the adjoining option list.

Balance

You can select the balance to view based on the book date or value date.

Based on Date Range

From Date

Specify the from date for the combined statement generation.

To Date

Specify the to date for combined statement generation.

Print Options

You can print, view or spool the statement.

Apply Online Charges

Check this box to indicate that the charges needs to be applied to generate the ad-hoc account statement.

Send to Customer

Check this box to send the statement to the customer.

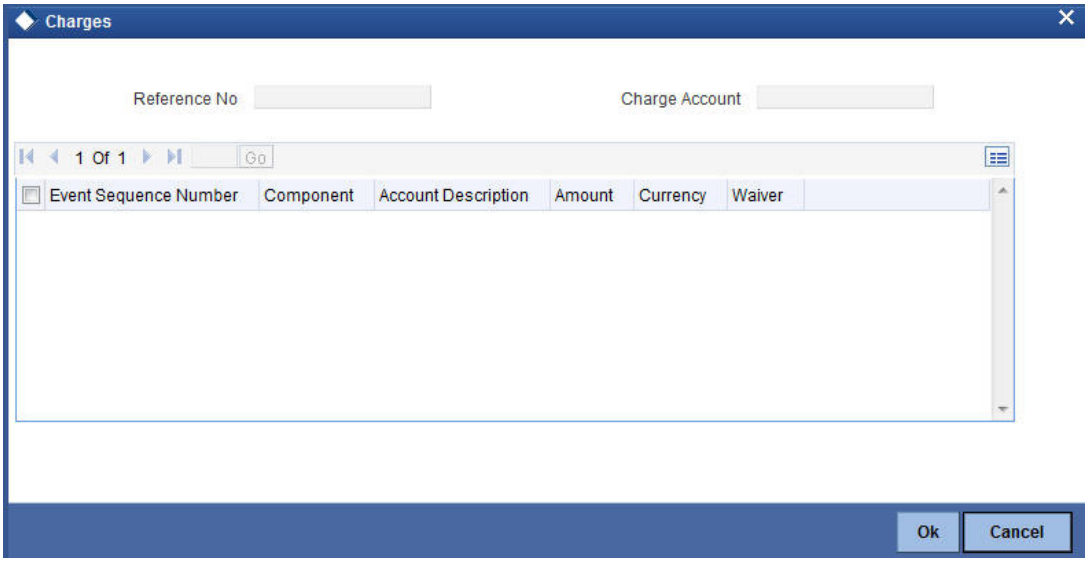
Processing Ad-Hoc Combined Statement

You can process the ad-hoc combined statement by doing the following:

- Select the customer for which ad-hoc account statement needs to be generated..
- Select the plan ID maintained for the customer.
- Specify the date range. If date range is not specified then the system generates report for the current date only.
- Check ‘Send to Customer’, if the statement should be sent to the customer. You can view, print or spool the message based on the option selected.
- If the 'Send to Customer' is not checked, then the generated statement can only be viewed, spooled or printed. The message will not be available in outgoing browser.
- Specify if charge needs to be applied on the statement generation. The actual accounting entries for the charge is processed only on the click of OK button of the Ad hoc screen.
- ‘Reports’ button is provided for processing the reports.
- Statement is generated for all the accounts maintained in the statement plan.

17.39.1 Charge Details

You can view the online charges computed for the generation of the combined statement through the Charges screen. If the charge needs to be waived, 'Apply Online Charge' in the main screen should be unchecked You can invoke this screen by clicking ‘Charges’ on the ‘Ad-Hoc Combined Statement’ screen.



The system displays the following details in the charges screen:

- Reference No
- Event Sequence Number
- Component
- Charge Account
- Account Description
- Amount
- Currency
- Waiver

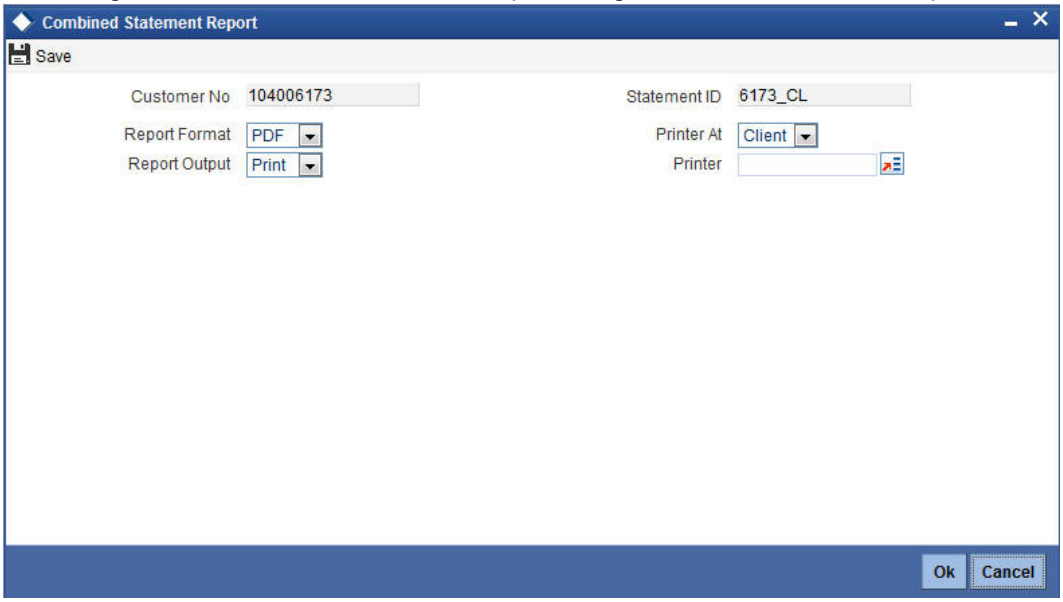
Note

The following maintenances are necessary for the online charge calculation:

- Create an RT product.
- Map the RT product to the ARC maintenance screen.
- Maintain the combination in Online Charge Product Maintenance screen.

17.39.2 Combined Statement Generation Report

You can generate Combined Statement Report using 'Combined Statement Report' screen.



Customer No

The system displays the customer number.

Statement ID

The system displays the statement ID.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Branch Date	Indicates the date of Branch in which report is taken
Page No	Displays Page No out of total No of pages in report

Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Customer Name	Indicates the name of the customer
Customer Address	Indicates the address of the customer
Account Summary Details	Indicates the summary details for CASA, TD and CL

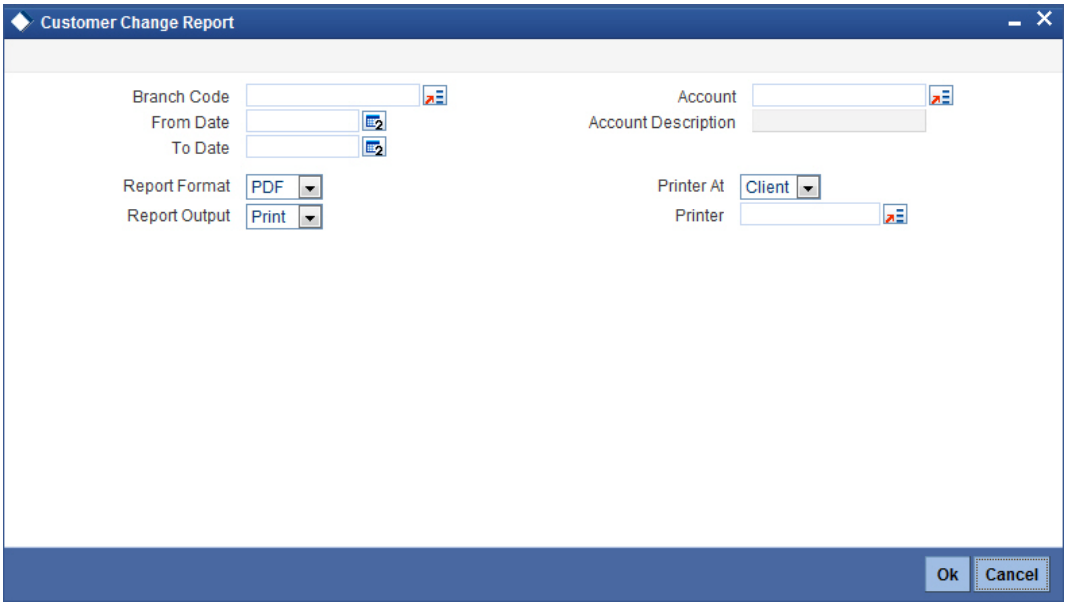
Body of the Report

The body of the report displays:

- Current And Savings Account Activity Summary
- Deposit Account Activity Summary
- Loan Accounts Activity Summary
- Detailed CASA Account Activity Statement
- Detailed Deposit Account Activity Statement
- Detailed Loan Accounts Activity Statement

17.40 Customer Change Report

You can generate a report that contains the details of primary party changes made in the system using ‘Customer Change Report’ screen. To invoke this screen, type ‘STRCUSCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Branch Code

Specify the branch code for which you need to generate the report. The report will contain the details of the customer changes specific to the selected branch.

if you do not specify the branch code, the report will contain primary party changes happened in the system across all branches.

Account

Specify the account number whose details should be available in the report. The report will contain details pertaining to the customer changes happened on the selected account. If you do not specify the account number, the report will contain the details of the primary party changes happened in all the accounts in the selected branch.

Account Description

The system displays the account description based on the account selected.

From Date

Specify the start date of the report period. This can be the 'To date' or a date prior to that. By default, the system displays the current date.

To Date

Specify the end date of the report period. This can be the 'From date' or a date later than that. By default, the system displays the current date.

17.40.1 Contents of the Report

The report contains the following details:

- Branch
- Account
- Account Description
- Old Customer Id
- Old Customer Name
- New Customer Id
- New Customer Name
- Remarks
- Maker Id
- Checker Id
- Checker Date Stamp
- Verifier Id

18. Glossary

18.1 Important Terms

Amount Block

It refers to the portion of the balances of a customer account that is designated to be set apart for specific purposes, and cannot be withdrawn. The 'blocking' can be set up either on request from either the customer or the bank.

Check Book

It is one of the means that the bank provides to the customer for withdrawal of balances from the account. It consists of a specified number of leaves, against each of which a specified amount can be drawn from the account balance.

Effective Date

It is the date on and following which an amount block on a customer account becomes effective.

End Check Number

It is the number of the last check in a range of checks against which a customer directs the bank to stop payment.

Modification Number

It is the serial number of a check status modification. It is incremented serially each time the status of a check is modified.

Start Check Number

It is the number of the first check in a range of checks against which a customer directs the bank to stop payment.

Stop Payment Instruction

A directive from a customer to the bank instructing that payment against a check must be stopped. The directive could specify an amount in respect of a check, a single check or a range of checks.

19. Annexure A

19.1 Introduction

This section details format of ‘PD_PDC_CAN’ message.

19.2 Format of PD_PDC_CAN Message Type

The following is the format of ‘PD_PDC_CAN’ message type:

Date:02-Feb-2010

Drawee Bank:Citi Bank

Branch:M G Road

Customer Account Number:123456789

Cancellation details:

Cheque NoStatus

524163Cancelled

524164Cancelled

524165Cancelled

524166Cancelled

524167Cancelled

524168Cancelled

‘The above said Cheques has been cancelled’

20. Annexure B - Accounting Entries

20.1 Accounting Entries and Advices for CASA

This Annexure lists the suggested event-wise accounting entries that can be set up, for the Interest and Charge product applicable for the CASA module of Oracle FLEXCUBE.

20.2 Events

You need to set up the following events for an Interest product:

Event Code	Event Description
ILIQ	Interest Liquidation
IACR	Interest Accruals
UDCH	UDE Values Change
CDIS	Cheque Discount

You need to set up the following events for a Charge product:

Event Code	Event Description
CLIQ	Charge Liquidation

20.3 Amount Tags

The following amount tags are available:

Amount Tags	Description
IACR	Interest Accrued
CHARGE	Charge Accrued
IACQUIRED	
IACR_ADJ	Interest Accrual Adjustment
ILIQ	Interest liquidation
TAX	Tax Accrual
TAX_ADJ	Tax Adjustment

20.4 Accounting Roles

Accounting roles for CASA are defaulted by FLEXCUBE in a following manner:

'SAXX' - 'accounting role type' – 'X'

SAXX represents the IC rule ID you have maintained and attached to the particular IC product. This is based on your own convention. Accounting role type is for example the accrual, P/L, or tax payment. For creation of role type system uses standard abbreviations across FLEXCUBE. 'X' is a number which is the number of the formula for which the accounting role is created.

If you have maintained more than one formula at rule level FLEXCUBE will default accounting roles for each of your accounting roles

For Example, SAAB-ACCR-1 = accounting role for accrual pertaining to SAAB product, formula #1. (for example credit interest accrual which was defined in formula 1.) SAAB-PNL-2 = accounting role for income or expense booking pertaining to SAAB product, formula #2. (for example debit interest posting against income GL). You should select the appropriate accounting role on the "Role to head mapping" tab. Note: SAXX-BOOK-X represents the settlement account where the amount is credited or debited against P/L account. This role cannot attached to any GL on "Role to head mapping" screen but it is used while event-wise entries are maintained.

Accounting roles for Sample IC Product with rule ID like CHAV are given below:

The following accounting roles are available:

Accounting Role	**Description**
CHAV-ACQUIRED-1	CHAV ACQUIRED INTEREST - FORMULA 1
CHAV-PNL_ADJ-1	CHAV PNL - ADJ - FORMULA 1
CHAV-PNL-1	CHAV INCOME/EXPENSE A/C - FORMULA 1
CHAV-TPBL_ADJ-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHAV-TPBL-2	CHAV TAX PAYABLE A/C - FORMULA 2
CHG_INCOME	CHARGES INCOME
DORM-ACQUIRED-1	DORM ACQUIRED INTEREST - FORMULA 1
DORM-PNL_ADJ-1	DORM PNL - ADJ - FORMULA 1
DORM-PNL-1	DORM INCOME/EXPENSE A/C - FORMULA 1
IBSR-ACCR-1	IBSR ACCRUAL A/C - FORMULA 1
IBSR-ACCR-2	IBSR ACCRUAL A/C - FORMULA 2
IBSR-ACQUIRED-1	IBSR ACQUIRED INTEREST - FORMULA 1
IBSR-ACQUIRED-2	IBSR ACQUIRED INTEREST - FORMULA 2
IBSR-ACR_ADJ-1	IBSR ACR - ADJ - FORMULA 1
IBSR-ACR_ADJ-2	IBSR ACR - ADJ - FORMULA 2
IBSR-PNL_ADJ-1	IBSR PNL - ADJ - FORMULA 1
IBSR-PNL_ADJ-2	IBSR PNL - ADJ - FORMULA 2
IBSR-PNL-1	IBSR INCOME/EXPENSE A/C - FORMULA 1
IBSR-PNL-2	IBSR INCOME/EXPENSE A/C - FORMULA 2

Accounting Role	Description
IBSR-TPBL_ADJ-3	IBSR TAX PAY ADJ A/C - FORMULA 3
IBSR-TPBL-3	IBSR TAX PAYABLE A/C - FORMULA 3
IOCC-ACCR-1	IOCC ACCRUAL A/C - FORMULA 1
IOCC-ACCR-2	IOCC ACCRUAL A/C - FORMULA 2
IOCC-ACQUIRED-1	IOCC ACQUIRED INTEREST - FORMULA 1
IOCC-ACQUIRED-2	IOCC ACQUIRED INTEREST - FORMULA 2
IOCC-ACR_ADJ-1	IOCC ACR - ADJ - FORMULA 1
IOCC-ACR_ADJ-2	IOCC ACR - ADJ - FORMULA 2
IOCC-PNL_ADJ-1	IOCC PNL - ADJ - FORMULA 1
IOCC-PNL_ADJ-2	IOCC PNL - ADJ - FORMULA 2
IOCC-PNL-1	IOCC INCOME/EXPENSE A/C - FORMULA 1
IOCC-PNL-2	IOCC INCOME/EXPENSE A/C - FORMULA 2
IOCC-TPBL_ADJ-3	IOCC TAX PAY ADJ A/C - FORMULA 3
IOCC-TPBL-3	IOCC TAX PAYABLE A/C - FORMULA 3
IOCM-ACCR-1	IOCM ACCRUAL A/C - FORMULA 1
IOCM-ACCR-2	IOCM ACCRUAL A/C - FORMULA 2
IOCM-ACQUIRED-1	IOCM ACQUIRED INTEREST - FORMULA 1
IOCM-ACQUIRED-2	IOCM ACQUIRED INTEREST - FORMULA 2
IOCM-ACR_ADJ-1	IOCM ACR - ADJ - FORMULA 1
IOCM-ACR_ADJ-2	IOCM ACR - ADJ - FORMULA 2
IOCM-PNL_ADJ-1	IOCM PNL - ADJ - FORMULA 1
IOCM-PNL_ADJ-2	IOCM PNL - ADJ - FORMULA 2
IOCM-PNL-1	IOCM INCOME/EXPENSE A/C - FORMULA 1
IOCM-PNL-2	IOCM INCOME/EXPENSE A/C - FORMULA 2
IOCP-ACCR-1	IOCP ACCRUAL A/C - FORMULA 1
IOCP-ACCR-3	IOCP ACCRUAL A/C - FORMULA 3
IOCP-ACQUIRED-1	IOCP ACQUIRED INTEREST - FORMULA 1
IOCP-ACQUIRED-3	IOCP ACQUIRED INTEREST - FORMULA 3
IOCP-ACR_ADJ-1	IOCP ACR - ADJ - FORMULA 1
IOCP-ACR_ADJ-3	IOCP ACR - ADJ - FORMULA 3

Accounting Role	Description
IOCP-PNL_ADJ-1	IOCP PNL - ADJ - FORMULA 1
IOCP-PNL_ADJ-3	IOCP PNL - ADJ - FORMULA 3
IOCP-PNL-1	IOCP INCOME/EXPENSE A/C - FORMULA 1
IOCP-PNL-3	IOCP INCOME/EXPENSE A/C - FORMULA 3
IOSR-ACCR-1	IOSR ACCRUAL A/C - FORMULA 1
IOSR-ACCR-2	IOSR ACCRUAL A/C - FORMULA 2
IOSR-ACQUIRED-1	IOSR ACQUIRED INTEREST - FORMULA 1
IOSR-ACQUIRED-2	IOSR ACQUIRED INTEREST - FORMULA 2
IOSR-ACR_ADJ-1	IOSR ACR - ADJ - FORMULA 1
IOSR-ACR_ADJ-2	IOSR ACR - ADJ - FORMULA 2
IOSR-PNL_ADJ-1	IOSR PNL - ADJ - FORMULA 1
IOSR-PNL_ADJ-2	IOSR PNL - ADJ - FORMULA 2
IOSR-PNL-1	IOSR INCOME/EXPENSE A/C - FORMULA 1
IOSR-PNL-2	IOSR INCOME/EXPENSE A/C - FORMULA 2
IOSR-TPBL_ADJ-3	IOSR TAX PAY ADJ A/C - FORMULA 3
IOSR-TPBL-3	IOSR TAX PAYABLE A/C - FORMULA 3
PAST_DUE_ACCOUNT	Past Due Account
CLG_BRIDGE_GL	Clearing Suspense GL

20.5 Event-wise Accounting Entries for Products

You can set up various IC products for handling customer accounts. Some representative products are listed below:

Interest

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts
- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest on Saving and Current Bank Accounts for Retail Customer
- Charge on Less Average balance
- Dormancy Charge On Accounts

Charge

- Ad-Hoc Statement Charge
- Cheque Book Charges

- Cheques Returned
- Credit Turnover
- Debit Card Blocked
- Debit Card Issued
- Debit Turnover
- Number of Transactions
- No of Account Statements
- Stop Cheque Charges
- Turnover
- YTD-Cr-Turnover
- YTD - Debit Turnover
- Year End Transfer
- Year to date No. of Transactions

20.5.1 Accounting Entries for Interest Products

You can set up accounting entries as given below.

20.5.1.1 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-PNL-1	IACR	Debit
IOSR-ACCR-1	IACR	Credit
IOSR-PNL_ADJ-1	IACR_ADJ	Debit
IOSR-ACR_ADJ-1	IACR_ADJ	Credit
IOSR-PNL-2	IACR	Credit
IOSR-ACCR-2	IACR	Debit
IOSR-PNL_ADJ-2	IACR_ADJ	Credit
IOSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-ACCR-1	ILIQ	Debit
IOSR-BOOK-1	ILIQ	Credit
IOSR-ACQUIRED-1	IACQUIRED	Debit
IOSR-BOOK-1	IACQUIRED	Credit
IOSR-ACCR-2	ILIQ	Credit

Accounting Role	Amount Tag	Debit/Credit Indicator
IOSR-BOOK-2	ILIQ	Debit
IOSR-ACQUIRED-2	IACQUIRED	Credit
IOSR-BOOK-2	IACQUIRED	Debit
IOSR-TPBL-3	TAX	Credit
IOSR-BOOK-3	TAX	Debit
IOSR-TPBL_ADJ-3	TAX_ADJ	Credit
IOSR-BOOK-3	TAX_ADJ	Debit

20.5.1.2 Debit Interest on Current Accounts

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-PNL-1	IACR	Debit
IOCP-ACCR-1	IACR	Credit
IOCP-PNL_ADJ-1	IACR_ADJ	Debit
IOCP-ACR_ADJ-1	IACR_ADJ	Credit
IOCP-PNL-3	IACR	Credit
IOCP-ACCR-3	IACR	Debit
IOCP-PNL_ADJ-3	IACR_ADJ	Credit
IOCP-ACR_ADJ-3	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCP-ACCR-1	ILIQ	Debit
IOCP-BOOK-1	ILIQ	Credit
IOCP-ACQUIRED-1	IACQUIRED	Debit
IOCP-BOOK-1	IACQUIRED	Credit
IOCP-ACCR-3	ILIQ	Credit
IOCP-BOOK-3	ILIQ	Debit
IOCP-ACQUIRED-3	IACQUIRED	Credit
IOCP-BOOK-3	IACQUIRED	Debit

20.5.1.3 Interest on Current account for Corporate Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-PNL-1	IACR	Credit
IOCC-ACCR-1	IACR	Debit
IOCC-PNL_ADJ-1	IACR_ADJ	Credit
IOCC-ACR_ADJ-1	IACR_ADJ	Debit
IOCC-PNL-2	IACR	Debit
IOCC-ACCR-2	IACR	Credit
IOCC-PNL_ADJ-2	IACR_ADJ	Debit
IOCC-ACR_ADJ-2	IACR_ADJ	Credit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCC-ACCR-1	ILIQ	Credit
IOCC-BOOK-1	ILIQ	Debit
IOCC-ACQUIRED-1	IACQUIRED	Credit
IOCC-BOOK-1	IACQUIRED	Debit
IOCC-ACCR-2	ILIQ	Debit
IOCC-BOOK-2	ILIQ	Credit
IOCC-ACQUIRED-2	IACQUIRED	Debit
IOCC-BOOK-2	IACQUIRED	Credit
IOCC-TPBL-3	TAX	Credit
IOCC-BOOK-3	TAX	Debit
IOCC-TPBL_ADJ-3	TAX_ADJ	Credit
IOCC-BOOK-3	TAX_ADJ	Debit

20.5.1.4 Interest Liquidation before month end on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator

IBSR-PNL-1	IACR	Debit
IBSR-ACCR-1	IACR	Credit
IBSR-PNL_ADJ-1	IACR_ADJ	Debit
IBSR-ACR_ADJ-1	IACR_ADJ	Credit
IBSR-PNL-2	IACR	Credit
IBSR-ACCR-2	IACR	Debit
IBSR-PNL_ADJ-2	IACR_ADJ	Credit
IBSR-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IBSR-ACCR-1	ILIQ	Debit
IBSR-BOOK-1	ILIQ	Credit
IBSR-ACQUIRED-1	IACQUIRED	Debit
IBSR-BOOK-1	IACQUIRED	Credit
IBSR-ACCR-2	ILIQ	Credit
IBSR-BOOK-2	ILIQ	Debit
IBSR-ACQUIRED-2	IACQUIRED	Credit
IBSR-BOOK-2	IACQUIRED	Debit
IBSR-TPBL-3	TAX	Credit
IBSR-BOOK-3	TAX	Debit
IBSR-TPBL_ADJ-3	TAX_ADJ	Credit
IBSR-BOOK-3	TAX_ADJ	Debit

20.5.1.5 Interest on Saving and Current Bank Accounts for Retail Customer

IACR

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-PNL-1	IACR	Debit
IOCM-ACCR-1	IACR	Credit
IOCM-PNL_ADJ-1	IACR_ADJ	Debit
IOCM-ACR_ADJ-1	IACR_ADJ	Credit
IOCM-PNL-2	IACR	Credit
IOCM-ACCR-2	IACR	Debit
IOCM-PNL_ADJ-2	IACR_ADJ	Credit
IOCM-ACR_ADJ-2	IACR_ADJ	Debit

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
IOCM-ACCR-1	ILIQ	Debit
IOCM-BOOK-1	ILIQ	Credit
IOCM-ACQUIRED-1	IACQUIRED	Debit
IOCM-BOOK-1	IACQUIRED	Credit
IOCM-ACCR-2	ILIQ	Credit
IOCM-BOOK-2	ILIQ	Debit
IOCM-ACQUIRED-2	IACQUIRED	Credit
IOCM-BOOK-2	IACQUIRED	Debit

20.5.1.6 Charge on Less Average balance

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-TPBL_ADJ-2	TAX_ADJ	Credit
CHAV-BOOK-1	IACQUIRED	Debit
CHAV-BOOK-2	TAX	Debit
CHAV-TPBL-2	TAX	Credit
CHAV-PNL-1	ILIQ	Credit

Accounting Role	Amount Tag	Debit/Credit Indicator
CHAV-BOOK-1	ILIQ	Debit
CHAV-PNL_ADJ-1	IACQUIRED	Credit
CHAV-BOOK-2	TAX_ADJ	Debit

20.5.1.7 Dormancy Charge On Accounts

ILIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
DORM-PNL-1	ILIQ	Credit
DORM-BOOK-1	IACQUIRED	Debit
DORM-BOOK-1	ILIQ	Debit
DORM-PNL_ADJ-1	IACQUIRED	Credit

20.5.1.8 Ad-Hoc Statement Charge

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.9 Cheque Book Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.10 Cheques Returned

CIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.11 Credit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.12 Debit Card Blocked

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.13 Debit Card Issued

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.14 Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.15 Number of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.16 No of Account Statements

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.17 Stop Cheque Charges

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_INCOME	CHARGE	Debit
CHG_BOOK	CHARGE	Credit

20.5.1.18 Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.19 YTD-Cr-Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.20 YTD - Debit Turnover

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.21 Year End Transfer

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.1.22 Year to Date No. of Transactions

CLIQ

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
CHG_BOOK	CHARGE	Debit
CHG_INCOME	CHARGE	Credit

20.5.2 Accounting Entries for Discounted Cheques

20.5.2.1 On Discounting

CDIS

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Liability a/c*	PD_TAG	Debit
PDC Beneficiary	PD_TAG	Credit

20.5.2.2 On Activation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Liability a/c*	PD_TAG	Credit

20.5.2.3 On Rejection

RETN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Past Due Account	PD_TAG	Debit
Clearing Suspense GL	PD_TAG	Credit

20.5.2.4 On Re-Presentation

LIQN

Accounting Entries

Accounting Role	Amount Tag	Debit/Credit Indicator
Clearing Suspense GL	PD_TAG	Debit
Past Due Account	PD_TAG	Credit

21. Annexure C - IC Rule Set-up

21.1 Introduction

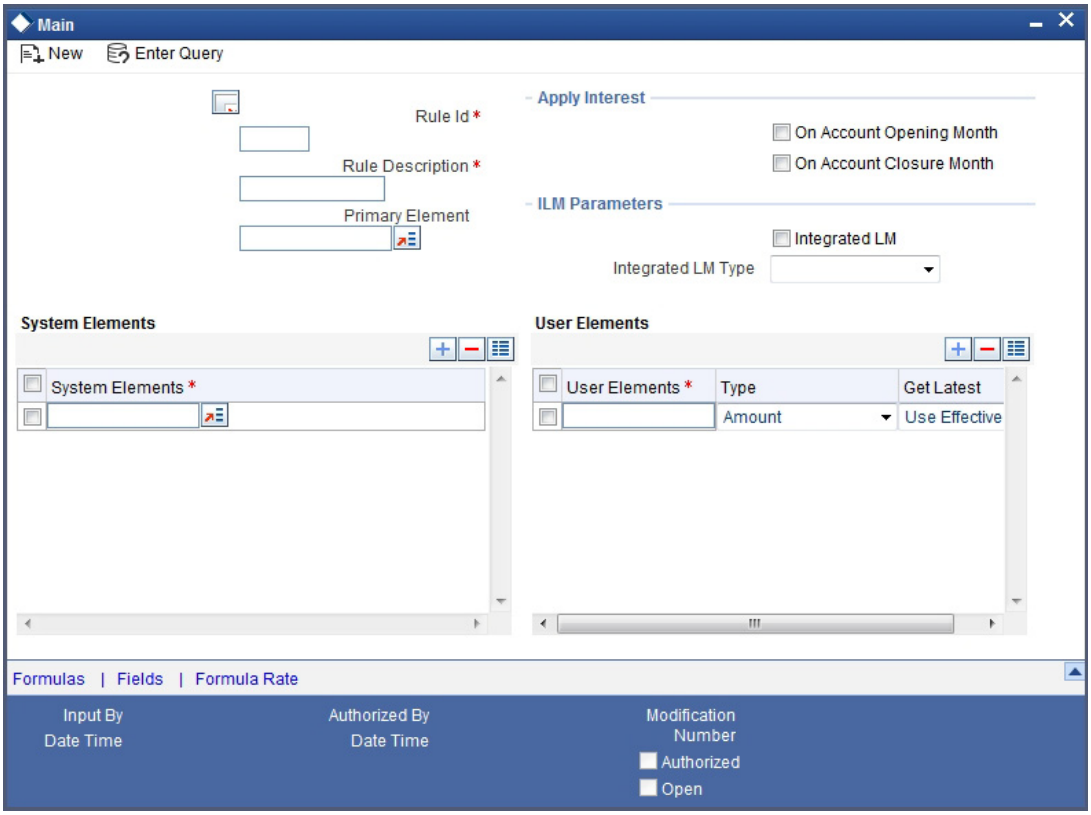
This Annexure lists the Interest and Charge (IC) rules that need to be maintained for the CASA module of Oracle FLEXCUBE. It also gives the UDEs and rates for which values need to be maintained.

21.2 IC Rule Maintenance

The components required to calculate interest (the principal, period, and rate) are broadly referred to as 'Data Elements'. Data elements are of two types:

- System Data Elements (SDEs)
- User Data Elements (UDEs)

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For details about the screen, refer the chapter 'Maintaining Interest Rules' in the Interest and Charges User Manual.

You can maintain rules for the following:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts

- Interest on Current account for Corporate Customer
- Interest on Saving and Current Bank Accounts for Retail Customer
- Charge as Dr Interest when the balance is Less than minimum average balance
- Dormancy Charge

21.2.1 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- YEAR
- VD_DLY_DR_BAL_M

UDE

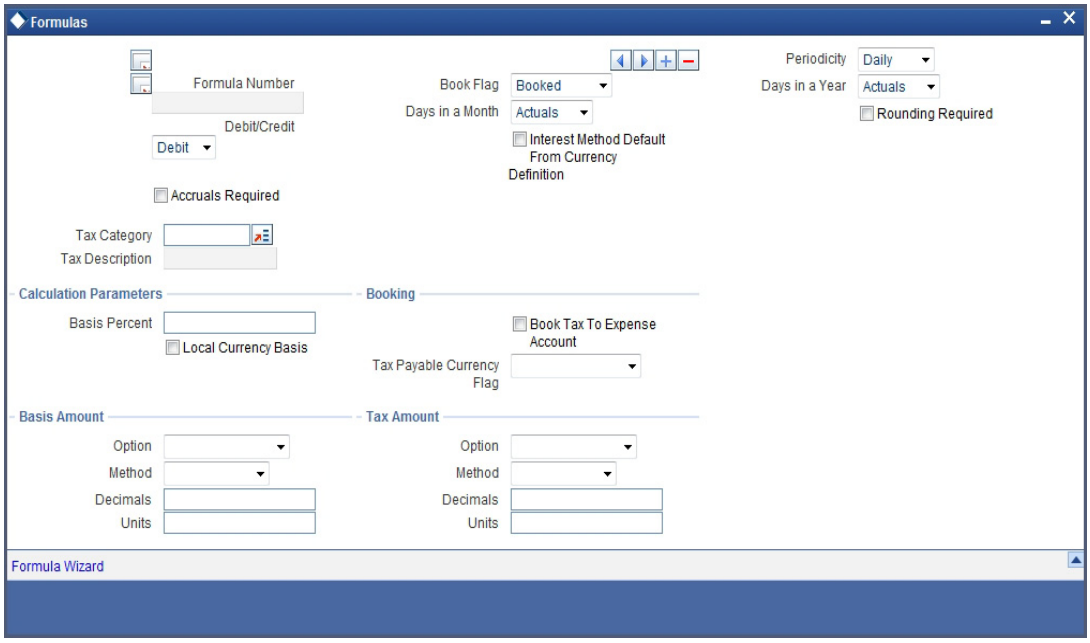
Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen.



You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

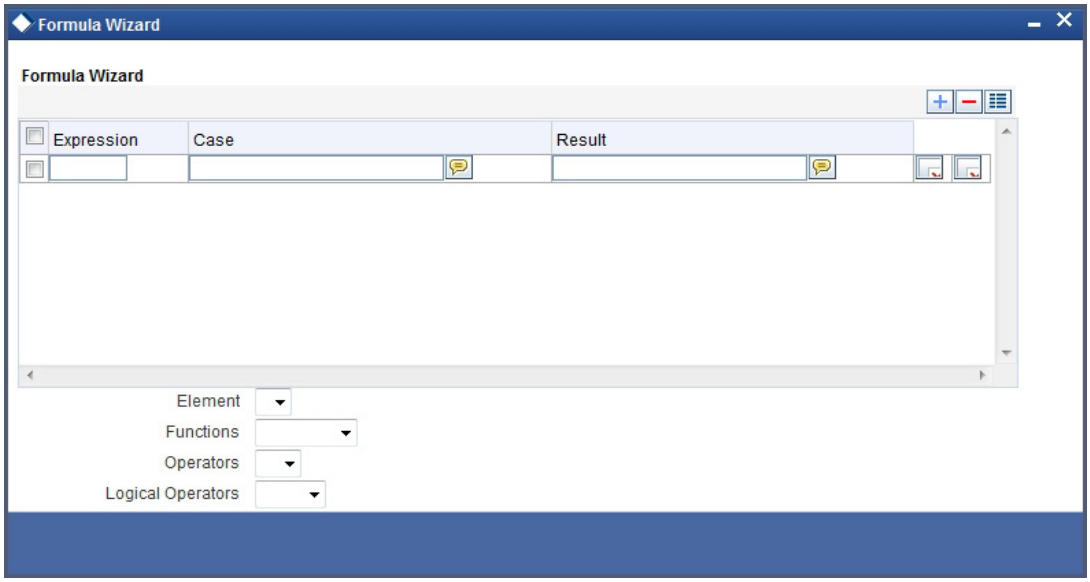
Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen.



In this screen, specify the following expressions:

Case	Result
(VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2)	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
(VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/(YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

21.2.2 Debit Interest on Current Accounts

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- DLY_NET_BAL_M
- YEAR
- ACCOUNT_LIMIT

UDE

Maintain the following UDEs:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

Type

For each of the UDEs, select the option ‘Rate’ from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one non-booked formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M > 0	ABS((DLY_NET_BAL_M*NORMAL_RATE1*DAYS)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select ‘Non-Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
DLY_NET_BAL_M <0	ABS(DLY_NET_BAL_M)

Formula 3

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box if rounding is required.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA2> ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE2*DAYS)/(YEAR*100))
FORMULA2< ACCOUNT_LIMIT	ABS((DLY_NET_BAL_M*NORMAL_RATE3*DAYS)/(YEAR*100))

21.2.3 Interest on Current account for Corporate Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- MON_AVG_BAL_M
- RD_INSTALL_DUE

UDE

Maintain the following UDEs:

User Defined Elements	Type
RATE1	Rate
RATE2	Rate
AMOUNT1	Amount
AMOUNT2	Amount
TAX1	Rate
TAX2	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Interest Method Default From Currency Definition

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
(MON_AVG_BAL <0	ABS((MON_AVG_BAL*RATE1*DAYS)/(YEAR*100))

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
MON_AVG_BAL >0	ABS((MON_AVG_BAL*RATE2*DAYS)/(YEAR*100))

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave the box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA2 < AMOUNT1	0
FORMULA2>AMOUNT1	TRUNC((FORMULA2*TAX1)/100)
FORMULA2>AMOUNT2	TRUNC((FORMULA2*TAX2)/100)

21.2.4 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT1	Amount
AMOUNT2	Amount
AMOUNT3	Amount
TAX1	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box..

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen you need to maintain the following expressions.

Case	Result
VD_DLY_CR_BAL_M >=0 AND VD_DLY_CR_BAL_M <= AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)
VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE2*DAYS)/ (YEAR*100)
(VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/ (YEAR*100)

Formula 3

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
FORMULA1 > AMOUNT1	(TRUNC((FORMULA1*TAX1)/100)
(FORMULA1 < AMOUNT1	0

21.2.5 Interest on Saving and Current Bank Accounts for Retail Customer

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Leave this box unchecked.

SDE

Maintain the following SDEs:

- DAYS
- VD_DLY_CR_BAL_M
- VD_DLY_DR_BAL_M
- YEAR

UDE

Maintain the following UDEs:

User Defined Elements	Type
NORMAL_RATE1	Rate
NORMAL_RATE2	Rate
NORMAL_RATE3	Rate
NORMAL_RATE4	Rate
AMOUNT2	Amount
AMOUNT3	Amount

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain two booked formulae.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Credit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
(VD_DLY_CR_BAL_M*NOR-MAL_RATE1*DAYS)/ (YEAR*100)	(VD_DLY_CR_BAL_M*NORMAL_RATE1*DAYS)/ (YEAR*100)

Case	Result
VD_DLY_CR_BAL_M > AMOUNT2	(VD_DLY_CR_BAL_M*NORMAL_RATE3*DAYS)/ (YEAR*100)

Formula 2

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Check this box.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
VD_DLY_DR_BAL_M >=AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE2*DAYS)/(YEAR*100)
VD_DLY_DR_BAL_M <AMOUNT3	(VD_DLY_DR_BAL_M*NORMAL_RATE4*DAYS)/(YEAR*100)

21.2.6 Charge as Dr Interest when the Balance is Less than Minimum Average Balance

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- MIN_BAL_REQD

- MON_AVG_BAL

UDE

Maintain the following UDEs:

User Defined Elements	Type
AVSLAMT1	Amount
AVSLAMT2	Amount
AVSLAMT3	Amount
AVSLAMT4	Amount
AVSLAMT5	Amount
CHGAMT1	Amount
CHGAMT2	Amount
CHGAMT3	Amount
CHGAMT4	Amount
CHGAMT5	Amount
TAX3	Rate

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain one booked formula and one tax formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
MON_AVG_BAL >0 AND MON_AVG_BAL > MIN_BAL_REQD	0
MON_AVG_BAL < AVSLAMT1	CHGAMT1
MON_AVG_BAL < AVSLAMT2 AND MON_AVG_BAL > AVSLAMT1	CHGAMT2
MON_AVG_BAL < AVSLAMT3 AND MON_AVG_BAL > AVSLAMT2	CHGAMT3
MON_AVG_BAL < AVSLAMT4 AND MON_AVG_BAL > AVSLAMT3	CHGAMT4
MON_AVG_BAL < AVSLAMT5 AND MON_AVG_BAL > AVSLAMT4	CHGAMT5

Formula 2

Specify the following details:

Book Flag

Select ‘Tax’ from the adjoining drop-down list.

Periodicity

Select ‘Periodic’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘365’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
FORMULA1 >0 AND FORMULA1 < MON_AVG_BAL	TRUNC((FORMULA1*TAX3)/100)

21.2.7 Dormancy Charge

Specify the following details:

On Account Opening Month

Check this box.

On Account Closure Month

Check this box.

SDE

Maintain the following SDEs:

- AC_DORMANCY_DAYS
- AC_DORMANT

UDE

Maintain the following UDEs:

- DORM_CH_PER_DAY1,
- DORM_CH_PER_DAY2

Type

For each of the UDEs, select the option ‘Amount’ from the adjoining drop-down list.

Get Latest

For each of the UDEs, select the option ‘Use Effective’ from the adjoining drop-down list.

Click ‘Formulas’ button and invoke the ‘Formulas’ screen. You need to maintain one booked formula.

Formula 1

Specify the following details:

Book Flag

Select ‘Booked’ from the adjoining drop-down list.

Periodicity

Select ‘Daily’ from the adjoining drop-down list.

Debit/Credit

Select ‘Debit’ from the adjoining drop-down list.

Days in a Month

Select ‘Actuals’ from the adjoining drop-down list.

Days in a Year

Select ‘Actuals’ from the adjoining drop-down list.

Accrual Required

Leave this box unchecked.

Rounding Required

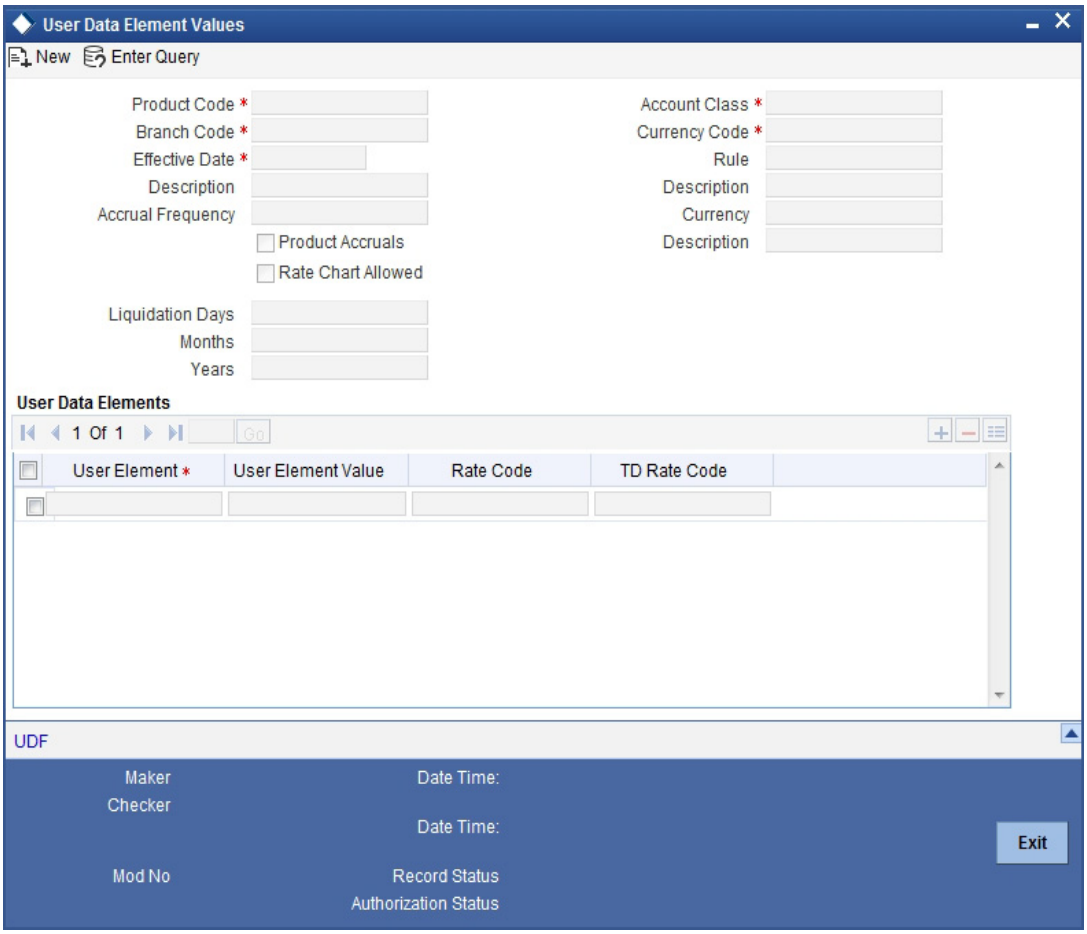
Check this box.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expressions:

Case	Result
AC_DORMANT =1 AND (AC_DORMANCY_DAYS >=1 AND AC_DORMANCY_DAYS <=30)	AC_DORMANCY_-DAYS*DORM_CH_PER_DAY1
AC_DORMANT =1 AND AC_DORMANCY_DAYS >30	AC_DORMANCY_-DAYS*DORM_CH_PER_DAY2

21.3 UDE Value Maintenance

You can maintain UDE values for the rules using the 'Interest and Charges User Data Element Maintenance' screen. You can invoke the 'Interest and Charges User Data Element Maintenance' screen by typing 'ICDUDVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For details about the screen, refer the chapter 'Giving UDE Values for Condition' in the Interest and Charges User Manual.

In this screen, you need to maintain the following UDEs for the different IC products. Assume that you have maintained the following interest products:

- Interest on Saving and Current Bank Accounts for Retail Customer
- Debit Interest on Current Accounts

- Interest on Current account for Corporate Customer
- Interest Liquidation before month end on Saving and Current Bank Accounts For Retail Customer
- Interest On Saving and Current Bank Accounts For Retail Customer
- Charge On Less Average Balance

21.3.1 Interest on Saving and current Bank Accounts for Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2
- AMOUNT3
- TAX1

21.3.2 Debit Interest on Current Accounts

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3

21.3.3 Interest on Current account for Corporate Customer

You need to maintain values for the following UDEs under this product:

- RATE1
- RATE2
- AMOUNT1
- AMOUNT2
- TAX1
- TAX2

21.3.4 Interest on Liqd Before Month End on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT1
- AMOUNT2
- AMOUNT3
- TAX1

21.3.5 Interest on Saving and Current Bank Accounts For Retail Customer

You need to maintain values for the following UDEs under this product:

- NORMAL_RATE1
- NORMAL_RATE2
- NORMAL_RATE3
- NORMAL_RATE4
- AMOUNT2
- AMOUNT3

21.3.6 Charge On Less Average Balance

You need to maintain values for the following UDEs under this product:

- AVSLAMT5
- AVSLAMT4
- AVSLAMT3
- CHGAMT3
- CHGAMT2
- CHGAMT1
- AVSLAMT2
- CHGAMT4
- CHGAMT3
- CHGAMT2
- AVSLAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- CHGAMT3
- CHGAMT2
- CHGAMT1
- TAX3
- CHGAMT5
- CHGAMT4
- AVSLAMT5
- AVSLAMT1
- TAX3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- AVSLAMT2
- CHGAMT2
- CHGAMT1
- CHGAMT4
- CHGAMT3
- AVSLAMT5

- AVSLAMT2
- AVSLAMT1
- AVSLAMT4
- AVSLAMT3
- CHGAMT5
- AVSLAMT4
- AVSLAMT3
- CHGAMT1
- AVSLAMT5
- AVSLAMT2
- AVSLAMT1
- TAX3
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY1
- DORM_CH_PER_DAY2

21.3.7 Stamp Duty Taxation

You need to maintain value for the UDE, STAMP_DUTY, under this product.

In addition to specifying how the SDEs and UDEs are connected through the formulae, you also need to define certain other attributes for a rule using the 'Interest and Charges Rule Maintenance' screen. You can invoke this screen by typing 'ICDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following parameters in the Formulas section of the Interest & Charges Rule Maintenance screen:

Debit/Credit

Select 'Debit' from the Debit/Credit list.

Book Flag

Select 'Booked' from the Book Flag list.

Periodicity

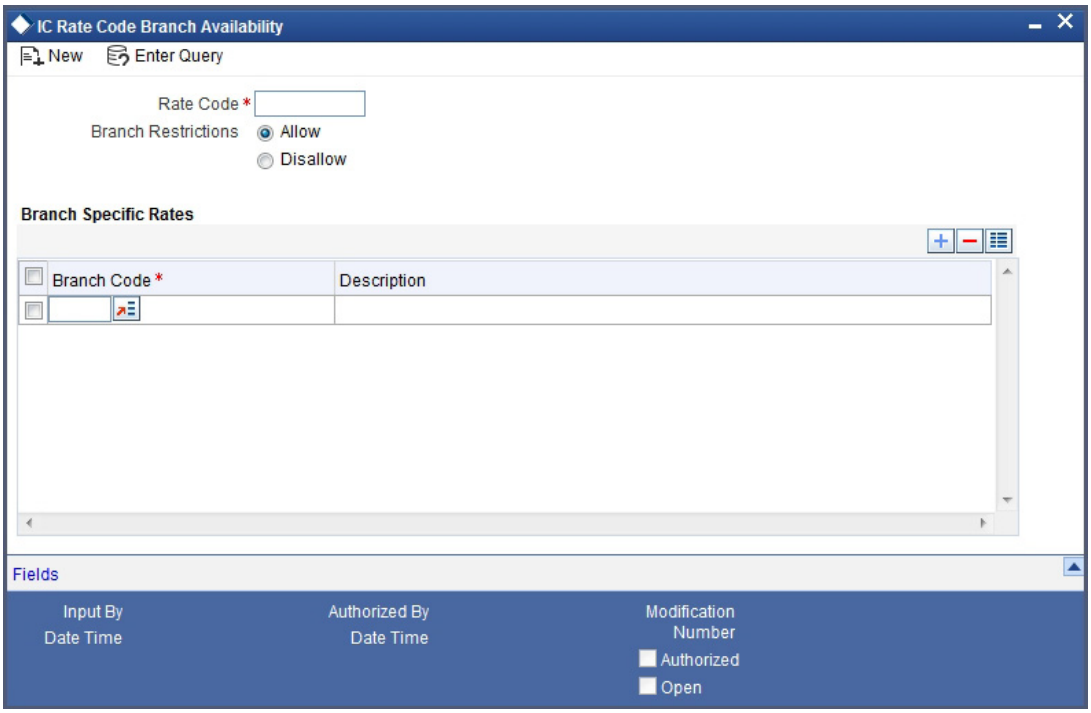
Select 'Quarterly' from the Periodicity list.

Click ‘Formula Wizard’ button and invoke the ‘Formula Wizard’ screen. In this screen, you need to maintain the following expression:

Case	Result
CURRENT_BAL < 0	((CURRENT_BAL*STAMP_DUTY) * -1)

21.4 IC Rates Maintenance

You can maintain rate codes for branches using the ‘Interest and Charges Branch Availability Maintenance’ screen. You can invoke this screen by typing ‘ICDRESTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

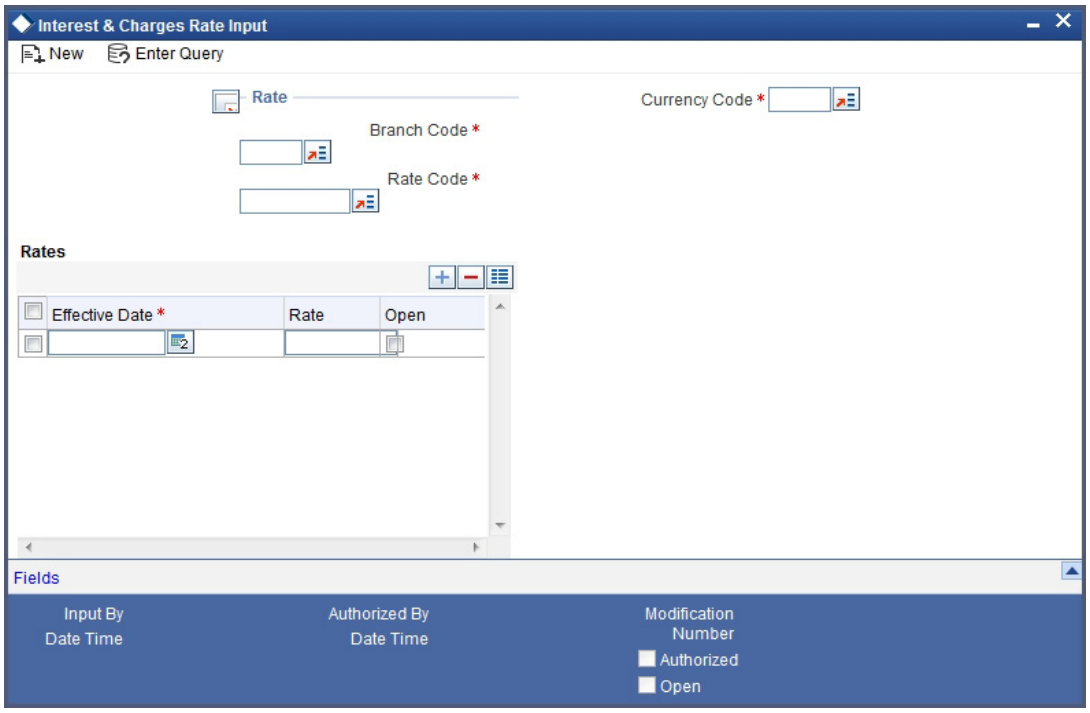


You need to maintain the following rate code for all branches of your bank:

- FLOATRATE

For the aforesaid rate code, you need to maintain rates and effective dates in the ‘Interest and Charges Rate Input’ screen. You can invoke the ‘Interest and Charges Rate Input’ screen by

typing ‘ICDRATES’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



These rates are picked up by the CASA module while processing interest applicable on a CASA.

Refer the chapter ‘Floating Rate Codes for IC Module’ for details about rate maintenance.

22. Function ID Glossary

A

ACDADCRP 3-71
ACDMUNCL 15-10
ACDOPTN 17-8
ACDSTQRY 3-110

B

BADEODFN 11-10
BADIDBAT 15-11

C

CADAMBLC 9-7
CADCHBOO 7-1
CADCHKDT 7-9
CADLOGBK 3-108
CADSPMNT 10-1
CADSTRUC 8-2
CARPAACC 17-44
CARPACCB 17-46
CARPACCL 17-47
CARPAOCR 17-49
CARPBALC 17-52
CARPCKDT 17-3
CARPCSLM 17-54
CARPDACC 17-55
CARPDCRD 17-57
CARPMACC 17-58
CARPNRAC 17-60
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